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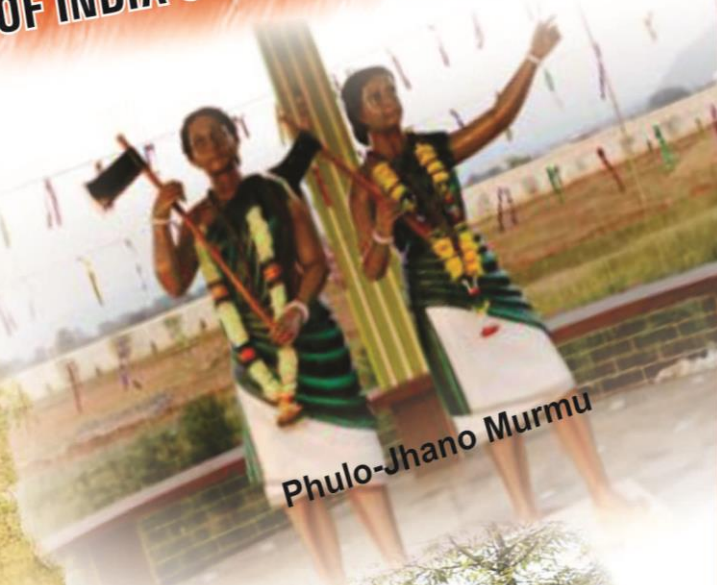
JAMSHEDPUR RESEARCH REVIEW

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DALIT AND TRIBAL WOMEN MARTYRS OF INDIA'S FREEDOM STRUGGLE



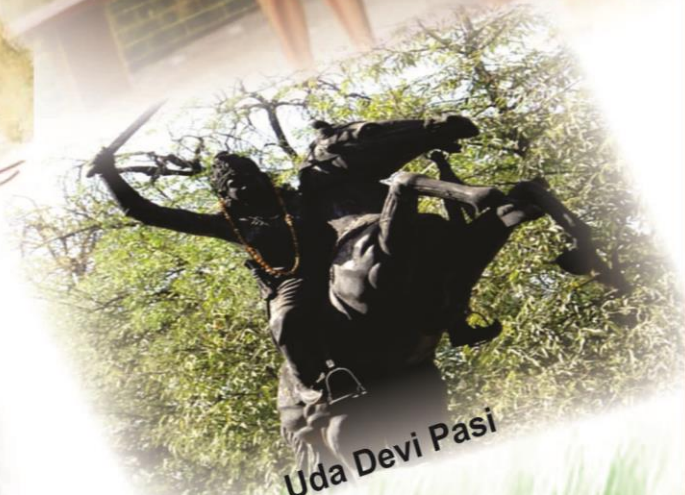
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Phulo-Jhano Murmu



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Uda Devi Pasi

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Jamshedpur Research Review

Editorial

India will chair the UN Security Council from August this year. In this regard, India's Permanent representative to the United Nations TS Tirumurti has highlighted issues such as maritime security, counter-terrorism initiatives, climate change, sustainable development, including the Indo-Pacific region.

The current situation in Afghanistan has become very worrying for India and the world. The strength of the Islamic fundamentalist organization Taliban in Afghanistan has increased alarmingly since the US decided to withdraw its troops from Afghanistan. The land of Afghanistan has been of strategic importance to India for centuries. Anti-India government in Afghanistan is like a nightmare because Pakistan is giving economic and strategic power to the Taliban. Not only India but its other neighboring countries are also worried after the increasing power of Taliban in Afghanistan. It is reported that terrorist organizations like Jais-e-Mohammed are moving their headquarters from Pakistan to the safe places under Taliban control in Afghanistan. In the future, Taliban-controlled Afghanistan could become a shelter and head quarter for Islamic terrorism. The formation of an international peacekeeping force has become necessary to restore peace in Afghanistan.

India has so far established a strategic relationship with Afghanistan and Iran. India can keep in touch with Afghanistan through road from Chabahar port of Iran. For this, America had also exempted India from the sanctions imposed on Iran. The other members in the Security Council, especially the countries of the European Union and among them Germany also had a nuclear deal with Iran. Under this, an attempt was made to prevent Iran from making nuclear weapons and in return, a provision was made for easing sanctions from Iran. This issue will also come before the Security Council in the coming days, as Iran's geopolitical importance is increasing and there is a new president taking office.

Western countries including America and Israel have objections to Iran, but given the Afghanistan issue and India's own security, Iran is an important ally. Moreover, role of Iran can be of great importance for Indian point of view to the subject of Afghanistan, regional security and counter-terrorism. It will be a great challenge for India to make an equilibrium between Iran, European union & Israel.

The issue of security of the Indo-Pacific region will also be raised. In this regard, a high-level meeting of the Quad countries - America, India, Japan and Australia - can also be possible. How India's security and its interests can be taken care of under this group is also a point. Issues like health, climate change are also important in the agenda of the Quad.

Corona is still a global terror. There is a plan to provide large consignments of vaccines to the countries of the Indo-Pacific for the prevention of corona epidemic, in which satisfactory progress has not been made due to various reasons. Participation in the Quad is not only important for India, citing Taiwan and the South China Sea, but the challenges of health, security and climate change are primary among our concerns.

India has also claimed permanent membership of the Security Council. Performance of India as a chair of UNSC will also strengthening its claim for permanent membership of UNSC.

August 2021

Editor
Dr. M.K Choubey

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REVIEW ON PRESERVATION METHODS FOR CUSTARD APPLE AND PULP

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Abstract

Custard apple is a nutritive fruit having various medicinal properties viz. antioxidant activity, anti-diabetic, anti-cancer properties and many more. The various preservation methods such as use of chemicals, heat treatment i.e. blanching, drying, freezing, etc with/without chemicals, are presented in this paper.

Introduction

Custard apple is a highly nutritive fruit having various medicinal properties viz. antioxidant activity, anti-diabetic, anti-cancer properties and many more (Suchita & Parthasarathy, 2015). Annonas are climacteric fruits and are characterized by its high respiration and ethylene production, and are chilling sensitive. The fruit is used in various food preparation and Indian desserts such as sitaphal firni, cream, kheer, rabdi, ice cream, etc. But due to its seasonal availability for a shorter duration and being climacteric fruit it is difficult to store at refrigerated and in frozen conditions. By addressing the problem, researchers experimented various preservation techniques to increase storage shelf-life of custard apple fruit and pulp and/or by value addition. Longvahet *et al.* (2017) analysed nutritional composition of custard apple pulp by using different methods of analysis. In the experiment moisture, carbohydrate, protein, fat, total free sugar, vitamin C, calcium, iron, magnesium and phosphorus all were analysed came out to be 71.55 g, 20.38 g, 1.62 g, 0.67 g, 13.35 g, 21.51 mg, 28.20 mg, 0.42 mg, 38.47 mg respectively.

Preservation by chemical preservatives and freezing

Pardedeet *et al.* (1994) reported that the custard apple pulp undergoes discoloration due to polyphenol oxidase activity when exposed to air. The discoloration occurs during storage in frozen state and continues throughout thawing

and causes loss of quality value. Bhatia *et al.* (1961) reported that the custard apple pulp, when exposed to air, turns pink due to peroxidase activity and becomes bitter when heated above 55°C, which renders preservation by heat treatment in-applicable. To preserve the pulp, it is necessary to add 1% of citric acid together with 0.1% of sodium benzoate, while addition of 50-100 ppm. of sulphur dioxide checks the pink discoloration due to enzymic activity.

MacLaeet *et al.* (1993) reported that unblanched frozen custard apple pulp treated either with ascorbic acid (1500-2000 mg per kg pulp) or potassium metabisulphite could be stored for 120 days with minimum loss of flavour and retained a bright fresh colour upon thawing. Kolekar (2003) reported that addition of ascorbic acid (anti-browning agent) and potassium metabisulphide (preservative) to the pulp of custard apple proved to be an effective technique for its preservation. The pulp was mixed with 250 mg ascorbic acid and 500 g sugar per kg and stored at (-4 °C) temperature. The pulp remained in good condition and acceptable for up to 90 days.

Mysore *et al.* (2005) prepared frozen custard apple pulp by mixing 0.05% to 0.15% ascorbic acid, filling in containers and then blast freezing it. The frozen custard apple pulp has an extended storage life of 12 months and found to be in acceptable condition, that can be used during the non-availability of fruit. Kamble and Soni (2010) studied the effect of blanching and storage of custard apple pulp up

to 70 days and it was observed, analysed, and interpreted. T1 - Steam heating at 83°C for 2 min pulp (with seed) + citric acid (4.87g) to maintain acidity 0.5% + packing in HDPE pouches. T2 - Steam heating at 83°C for 2 min pulp (without seed) + citric acid (4.87g) to maintain acidity 0.5% + packaging in HDPE pouches. T3 - Seed separation by scooping method + maintain ascorbic acid 2000 ppm + citric acid 4.87 g to maintain acidity 0.5% and packaging in HDPE pouches. Storage condition: C1 = -18°C, C2 = -4°C. Storage period: 0, 10, 25, 40, 55 and 70 days. Change in colour on enzymatic browning facilitated by oxidation of phenolic substrates in presence of in vivo PPO leading to change in colour of products. No significant change appears at -18°C (C1) against remarkable change at refrigerated -4°C storage condition (C2). This may be the cumulative effect of residual activity of PPO and reduced oxidation inhibition potential coupled with degradation of ascorbic acid. The storage conditions C1 inhibited the rate of degradation of ascorbic acid to protect its potency as anti-oxidant. The application of heat facilitates molecule damage of constituents (nutrients) of pulp by denaturation of protein, evaporation of volatile constituents, and gelatinization of starchy material. This may lead to the changes in sensorial characteristics of the pulp like increased viscosity loss of flavor and taste and change in colour.

Patil (2011) extracted custard apple pulp by using cold press method and preserved in pre-sterilized glass jar and bottles with potassium metabisulphate (350 ppm) as preservative and ascorbic acid (100 ppm) as anti-browning agent.

Venkatram&Bhagwan (2013) studied the effect of various concentration of antioxidants viz. 500, 1000 ppm of sodium benzoate and ascorbic acid and 50, 100 ppm of benzyl adenine on custard apple fruits of cv. Balanagar stored at 15±1 °C. Fruits treated with benzyl adenine (100 ppm) or sodium benzoate (500 ppm) or ascorbic acid (1000 ppm) recorded lower spoilage and increased the storage life up to 11, 10.5 and 10 days, respectively, whereas, untreated fruits recorded a storage life of 8.5 days only.

Pareek *et al.* (2014) reported that the custard apple pulp treated with ascorbic acid 0.5% and stored under freezing temperature of 0 °C proved the most effective treatment for maintaining quality parameters up to 120 days of storage. Experiment consisted of 27 treatment combinations comprising 4 antioxidants (ascorbic acid, citric acid, cysteine and calcium chloride) with 2 concentrations (0.2% and 0.5%) and one control (without antioxidant) and 3 storage temperatures (ambient storage, 5°C and 0°C). Total soluble solids, acidity, ascorbic acid, sugars, phenols and colour were affected significantly up to 120 days of storage. The acidity and ascorbic acid decreased with the advancement of storage period whereas TSS, total sugars, and phenols increased.

Shravanthi *et al.* (2014) treated custard apple pulp with 1500-ppm potassium metabisulphide and stored for 6 months and after that, various products were prepared like squash and nectar. The products were stored at room temperature and cold storage for a period of four months further to study the stability and consumer acceptability of the products. The products were analysed every month for physico-chemical qualities. Cold storage or low temperature storage of the products is preferred but in areas where low temperature facility is not available the product should be stored in dark avoiding direct exposure to heat and sunlight which may lead to undesirable changes in the product. Cost of production could not be compared directly as no such products prepared from custard apple are available in the market at present. Compared to the products processed from other fruits custard apple products are far cheaper and lower cost of production is attributable to the low cost of basic raw material.

Bakane *et al.* (2015) treated custard apple pulp with 0.25% ascorbic acid and 0.1% with potassium metabisulphite to check the browning, the pulp was stored in HDPE pouches at -20 °C for 6 months. The pH, TSS, total sugars, water activity, acidity, and colour (L-value) was came out to be in the range of 5.52-5.28, 23-27° brix, 13.28-20.61, 0.857-0.940, 0.44-0.20, and 69.98-59.03 respectively. The microbial and fungal count

was less than 1000 cfu/g and 100 cfu/g respectively. It was concluded that the separated pulp could be stored at -20°C with 0.1% potassium metabisulphite (KMS) as anti-browning agent for 180 days.

Kavya & Kukanoor (2015) stored custard apple pulp using potassium metabisulphate. The results indicated that at 15th day of storage gave the maximum reducing sugar content. The sensory score (colour, appearance, mouth feel and overall acceptability) came to be highest at 1500 ppm KMS

The pulp was blended with potassium metabisulphite (0.4g/kg) in a frozen storage or by adding potassium metabisulphite (0.8g/kg) at room temperature. Then it is placed in jars and stored for about 5 months (Sinthiya and Poornima, 2017).

Preservation by drying

Shashirekha *et al.* (2008) prepared good quality spray dried custard apple powder by using selected binder, sweetening and anti-caking agent. From the results it was concluded that sensory properties were improved by using whole milk powder compared to skim milk powder. From fresh as well as frozen pulp custard apple powder can be obtained using appropriate adjuncts.

Mysore *et al.* (2005) prepared custard apple powder by using spray drying technique from custard apple pulp by mixing with milk powder, sugar candy, tricalcium phosphate, maltodextrin, and honey. Thubeet *et al.* (2011) prepared custard apple pulp powder to use as binding agent for tablets.

Bharadiya *et al.* (2010) dried custard apple using freeze dryer and stored in different packaging materials with and without vacuum. -40 °C freeze drying temperature and 20 % maltodextrin level was found to be the best treatment among all the treatment. The highest ranking of overall acceptability was observed for fresh dried powder samples (8.5), which was rated as 8.0 after vacuum packed powder even after 90th day of storage. Best quality storage powder on basis of physical, biochemical and organoleptic parameters was

obtained in treatment vacuum packed powder in polyethylene bag.

Patil (2011) prepared spray-dried custard apple powder using maltodextrin i.e. 15, 17 and 20 % and tricalcium powder at 1 %. The results showed 20 % gave highest yield compared to 15 and 17 %, maltodextrin concentration. The product was stored in aluminium pouches and glass bottles for 60 days. It was observed that slight increase in moisture, TSS and total sugar and decrease in acidity in the packaged powder, and the major increment was noted in aluminium pouches than the glass bottles, which came to be better than the aluminium pouches.

Kumar *et al.* (2015) experimented drying of custard apple pulp using multipurpose tray dryer. The drying experiment was conducted from 60 to 80 °C temperatures. From the results it was concluded that custard apple dried at 60 °C gave the highest sensory score. Sondarvaet *al.* (2016) concluded that all the eight treatments (i.e., T1 to T8) have combined effects of freeze drying time as well as Maltodextrin level i.e., drying time decreased with decreased in freeze drying temperature and increased in Maltodextrin level. At -40°C freeze drying temperature, increased in Maltodextrin level from 5 % (Treatment T1), 10 % (Treatment T2), 15 % (Treatment T3) and 20 % (Treatment T4), freeze drying time was decreased from 41, 39, 36 and 33 hours, respectively. Similarly, at -60°C freeze drying temperature, increased in Maltodextrin level from 5 % (Treatment T5), 10 % (Treatment T6), 15 % (Treatment T7) and 20% (Treatment T8), freeze drying time was decreased from 39, 36, 33 and 30 hours, respectively. In all the treatment powder packed with vacuum in 50 µ polyethylene bags followed by glass bottle. Vacuum packages came out to be better than the non-vacuum packages.

Khodifad (2017) dried custard apple pulp using foaming agent in a tray dryer to prepare powder. Khodifad *et al.* (2018) prepared and packed custard apple powder (25g) prepared by foam mat drying. The results indicated that product may be stored for 90 days using laminated aluminium foil pouch with vacuum having average sensory score i.e., 7.74. Ojha *et*

al. (2017) dried custard apple pulp using natural circulation solar dryer.

Preservation by value addition

Patilet *al.* (2011) developed a RTS beverage-carbonated beverage from custard apple, which is an underutilised fruit to increase its nutritional value and accelerate the value addition. They concluded that the nutritive value of custard apple carbonated beverages was good source of carbohydrates (12.9%), protein (0.7%), fat (0.18%). It was superior to the other synthetic drinks.

Sinithiya and Poornima (2017) prepared different value added products from custard apple such as frozen pulp, juice, fruit pulp concentrate, syrup, and jam. Products made are as follows:

- a) The **juice** was made from custard apple pulp by screw press, basket press or simple hand pressing; juice is strained through muslin cloth, which is clarified by adding 1.4 gm of PVP (Poly Vinyl Pyrrolidone) per litre of juice. Juice was added with sugar, boiled and cooled. 10g sodium benzoate was added as a preservative. The mixture was poured into well-sterilized bottles, cork air tight with crown cork and store in a cool dry place.
- b) For **fruit pulp concentrate** the pulp was heated to 80°C for 1 minute then cool and soluble solids content (a measure of the sugars) was determined, using a refractometer or hydrometer. Addition of 10 g benzoate per 10 kg, blend for 10 minutes, then sieve, then sugar was added and the air inside the pulp was eliminated by compression, then concentration was done at 100°C for a few minutes. The pulp was kept into container, covered, cooled, labelled and then stored. Fruit should be hand-peeled and cored, as fruits have fragile skin, irregular shape and soft pulp, all of which limit machine processing. Fruit pulp processed below 93°C and frozen into polythene bags offers a high quality product with no loss of taste or smell.

- c) The **syrup** was made; sugar was added at the rate of 0.37 kg for every litre of juice 1g citric acid per litre. then mix the pulp with water, sugar and citric acid and boil for 3 mins at 70°C. The clear syrup was cooled and filled in bottles. The bottles were sealed using crown caps and sterilized for 15 mins at 95°C.

- d) For **jam** the pulp are crushed and mixed with sugar in the ratio of 1:1. Then the mixture is boiled. A pinch of citric acid is added to improve the taste. The pulp is mixed with potassium metabisulphite (0.1g/kg in water). It was stored well in sterilized jam bottles.

Preservation of whole fruits and its waste

It can be stored successfully for 9 weeks at 7-10 °C with 85% to 95% RH (Anonymous). Custard apple to be kept for 9 days after treating with 50 ppm Bavistin and placing in a polythene bag containing KMNO₄ compared to untreated fruits for 5 days.

Prasanna *et al.* (2000) studied the effect of storage temperature on ripening, shelf life and chemical composition custard apple fruit. The fruits were stored at 10, 15, 20 and 25 °C were studied and safe storage temperature found to be 15-20 °C, with maximum storage life of 9 days at 15 °C. Fruits stored below 15 °C undergone chilling injury and didn't ripe further.

Souza *et al.* (2018) developed the custard apple bagasse flour (*Annona squamosa* L.) (CAB), incorporated into cookie formulations in different proportions (5 to 50%), and evaluated for its overall acceptability. The results of the physicochemical and proximate values show that the processed flour presents values and specifications suitable for food formulations. The mineral composition of the CAB flour responds to more than 20% of the daily intake of nutrients, highlighting the Cu, Fe, Mn, Zn, Ca, and Mg. The composition of phenolic compounds for CAB flour and cookies formulations presented values ranging from 200 to 658mg GAE/100 g, similar to flour and formulations prepared of residues tropical fruit, while DPPH inhibition showed a

variation of 9.68–10.75%. Cookies made from the CAB flour showed high acceptability making the flour promising in the nutritional incorporation in food formulations.

Preservation by radiation source

Mitchell *et al.* (1992) treated custard apple pulp at 0, 75- and 300-Gy. It was found that there are no significant effects of irradiation on soluble solids, pH, acidity, internal colour, fructose, or sucrose in custard apples. Glucose levels for 75- and 300-Gy- treated fruit were significantly higher than that for control fruit. The storage data was obtained as custard apples were not stored. The high sugar levels interfered with the determination of organic acids and reliable data for organic acids could not be obtained. Vitamin C levels were not measured due low levels (~5.0 mg/ 100 g) in custard apples.

Chouksey *et al.* (2013) treated custard apple with irradiation doses 0, 0.25, 0.50, 0.75, 1.00, 1.25, 1.50, 1.75 kGy and then treated with benzyl adenine (50 and 100 part per million) and stored at ambient temperature (25 ± 5 °C, Relative Humidity $90 \pm 2\%$) for 12 days. The study concluded that radiation dose of 1.5 kilo Gray along with 50-ppm benzyl adenine enhanced in shelf life of custard apple fruits by 6 days at ambient temperature with good pulp texture, flavour, colour and nutritional quality as compared to control.

Ambika *et al.* (2019) conducted a study to evaluate the combined effect of gamma irradiation and post-harvest treatments on the quality and shelf life of custard apple. Five treatments were considered T₁: 0.4 kGy + GA3 @ 50 ppm, T₂: 0.4 kGy + GA3 @ 100 ppm, T₃: 0.6 kGy + GA3 @ 50 ppm, T₄: 0.6 kGy + GA3 @ 100 ppm and T₅: control and replicated 4 times in CRD. T₁ treatment came out to be better in terms of sensory, TSS, brix-acid ratio, %ripening, %spoilage, total sugars, reducing sugars, titrable acidity and ascorbic acid. The highest shelf life was also given by T₁ treatment.

Conclusions

Storage of the fresh fruits of (*A. squamosa*) has limitations since it is very perishable, and

cold storage is not promising because of development of unattractive brown colour on the skin which decreases market value of fruit. Due to high moisture and sugar the fruit is highly perishable with very short life of 1-2 days after ripening, disposed of quickly in local market and could not be send to distant markets, additional glut in market leads to lower prices. The shelf life of the fruit can be enhanced by slowing down the biochemical processes during storage by various individual/combination of selected treatments (using 50 ppm Bavistin, storing in polythene bag containing KMNO₄, storage at 7-10°C with 85%-95% RH, γ irradiation ~1.5 kGy with 20-100 ppm benzyl adenine). However, longer storage is possible with custard apple pulp. If fruit is processed for pulp during seasonal glut, it leads to better utilization of fruit. There is limited reported work on preservation of pulp. Problem of discolouration and development of bitterness have been reported by several workers. This is due to presence of peroxidase, poly phenol oxidase enzymes and gradual development of bittering component/s limonin, p-hydroxybenzoic acid (PHB) etc. after extraction and thermal processing of pulp. Thermal processing (beyond 55°C) of pulp is reported in increasing of the bitterness probably due to the synergistic effect of phenolic acids, flavanols and certain low molecular weight compounds formed by heat-induced chemical reactions. However, enzymatic clarification of the fruit pulp would prevent or minimise development of bitterness. It could be concluded that custard apple pulp can be preserved with chemicals such as ascorbic acid (as anti-browning agent) @ 250-2000 mg per kg pulp, potassium metabisulphide (as preservative) @ 350-1500 mg per kg pulp, vacuum packing before storage at sub-zero condition.

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DALIT AND TRIBAL WOMEN MARTYRS OF INDIA'S FREEDOM STRUGGLE

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Abstracts

India's freedom struggle is full of stories of countless sacrifices. Some of these sacrifices were such whose names were recorded in the pages of history. But there were hundreds of sacrificers whose names could not be recorded in the pages of history. In the patriarchal society of India, women are not accepted as warriors. But, hundreds of women have sacrificed their lives in the freedom struggle of India. They have led armed warfare like men. In this research paper, the search for the women freedom fighters of Dalit and Adivasi society and their work has been investigated. Pholo and Jhannu Murmu of Jharkhand, Uday Devi 'Pasi' of Lucknow, Kuyili of Sivagangai South India and Jhalkari Bai 'koli' of Jhansi.

Key words: Adivasi and dalit female freedom fighters of India, Uday Devi, Jhalkari Devi, Kuyili, Veerthalapathi

Introduction

The history of Indian freedom struggle would be incomplete without mentioning the contribution of Dalit and Adivasi women. The sacrifice made by these Dalit and Adivasi women will be paramount. They fought with true spirit and indomitable courage and faced various tortures, exploitation and hardships to get us freedom.

Bhima Bai Holkar, Rani Channama of Kittur, Rani Begum Hazrat Mahal of Awadh, Rani of Ramgarh, Rani Jindan Kaur, Rani Tase Bai, Baija Bai, Chauhan Rani, Tapaswini Maharani boldly led their soldiers to the battlefield. Jhansi Rani Laxmi Bai's valor and brilliant leadership set a classic example of genuine patriotism.

But apart from these royal women who joined the national movement, many were from rural areas, marginalized families and lower castes. They participated in the freedom struggle against the British and made great and rich contributions in various ways. The list of such great women whose names have been recorded in history for their dedication and unwavering dedication to the service of India is long. Still

hundreds of such are anonymous. Their names never found significant a place in the pages of history, but their bravery gets captured in folklores. No one cared to publicize the history of their courage. In India's traditional patriarchal society, women are not seen as warriors. The paper presented here, denounces how the Dalit and Adivasi women came out from their huts and mud houses and challenged the mighty British. Around the year 1780, **Kuyili** the Commander-in-Chief of Queen of Velu Nachiyar of Sivagangai, at a place near Ramanathapuram in the southern part of Tamil Nadu, waged a fierce battle against British rule. As the Commander-in-Chief of Velu Nachiyar, **Kuyili** sacrificed herself to save her native land – Sivagangai. **Kuyili** fans remember her as 'Veerthalapathi' (The Brave Commander) or 'Vermangai' (The Brave Woman). This freedom fighter was born in a lower caste family of Arunthathiyar.¹ In her early days, her father, who worked as a spy for the queen, helped **Kuyili** to become Velu Nachiyar's partner. She guarded the life of the queen several times due to which she was appointed as her bodyguard and later the Commander-in-Chief of the Women's Army.² **Kuyili** fearlessly led her army and deceived

the British officers by hiding his weapons to enter the Sivagangai fort to attack her oppressors.³ The British army could not understand this strategy and **Kuyali** was successful in carrying out his plans to destroy the weapons of the British. But eventually in the process, drenched in oil, he set herself on fire and sacrificed her life. Tamil Nadu government has erected a memorial for Kuyali in Sivaganga district. Kuyali is believed to be the first suicide bomber in Indian history.⁴

It is necessary to mention Jhalkari Bai in this episode. One of Rani Lakshmibai's most trusted companions and advisors, Jhalkaribai was a Dalit warrior from the Kori caste who played a key role in the First War of Independence of 1857 against the colonial government. It is important to mention that this dalit warrior was confidante and advisor to the queen and played key role in the analysis and strategizing of the battle itself, alongside Laxmibai.⁵

She was born on November 22, 1830 in a village near Jhansi in a simple family. Belonging to an oppressed caste and living a life of poverty, Jhalkaribai was unable to get formal education. However, she learned some other skills such as weapons and the art of horse riding. Various folktales about her ability to fight dacoits and wild animals are often heard in his local village from a very young age. Impressed by her skills, the Rani of Jhansi inducted her into the women's wing of the army, where Jhalkaribai was trained to fire and fire cannons to fight a war against British rule. Due to Jhalkari's uncanny resemblance to Rani Lakshmibai, she disguised herself as a queen and commanded the army on the battlefield during the rebellion.⁶ Despite having sufficient awareness of the dangers of war, she did not reconsider her decision and went straight to the opposition camp. She disguised herself as the Queen and fought on her behalf, on the front, allowing the Queen to escape safely out of the fort.⁷

Uda Devi was born in a small village of Awadh in present-day Uttar Pradesh. She belonged to a non-dominant caste called the Pasi caste. A Dalit freedom fighter, Uda Devi and her courageous Dalit sisters or Veerangini

(warriors) fought fearlessly against the British East India Company during the revolt of 1857 against the British administration. The British East India Company was infamous for plundering local resources. Udaya Devi approached Begum Hazrat Mahal to enlist her as a warrior and help form a women's battalion under her command.

Uda Devi was born in a small village in Awadh, Uttar Pradesh. She was married to Makka Pasi who was a soldier in the army of Hazrat Mahal.⁸ Seeing the growing anger of the Indian people against the British administration, she approached Begum Hazrat Mahal to be recruited for the war. She helped the Begum to raise a women's battalion.⁹ Uda Devi and her Dalit sisters were warriors or Veerangini of the Indian Rebellion of 1857 against the British East India Company.¹⁰ A statue stands in the center of a square outside Sikandar Bagh in Lucknow. In the hand of this idol is a rifle. The inscription on the base of the statue mentions the name of the heroine of the Revolt of 1857, Uda Devi Pasi.

In 1857 a fierce rebellion against the growing hegemony of the British East India Company seized the cities like Delhi, Jhansi and Kanpur. In Lucknow, the British Residency on the banks of the Gomti River, with their leader Garrison, was surrounded by rebels. Due to lack of adequate supplies, British soldiers and officers were on the verge of death. But in November General Colin Campbell took control of the rebels, broke through and eventually rescued the trapped Garrison and others. In this sequence Campbell's 93rd Highland Regiment advanced on the southern bank of the Gomti until they reached the palace of Sikanderbagh. The British army faced resistance from the rebels. In the fighting that followed, over 2,000 rebels and many soldiers lost their lives in one-on-one combat. After the British captured Sikanderbagh, an officer noted that many of the British casualties had bullet wounds indicating a sharp, downward trajectory. Suspecting that a sniper was hiding in a nearby peepal tree, British officers fired at the tree and overthrew a rebel, who fell to the ground, dead. Further investigation revealed that the rebel was actually a non-dominant caste

woman named Uda Devi Pasi, who wore men's clothing to take part in the rebellion. Today Uda Devi is an inspiration for women from non-dominant castes. Every year, on 16 November, members of the Pasi caste gather to witness her sacrifice and celebrate her as an anti-imperialist rebel who defied tradition and shocked the embryonic cause of Indian independence. They come from all over West Bengal, Madhya Pradesh and Bihar to offer homage to the image of Uda Devi Pasi. Women from many remote villages travel long distances to participate in the event. Traditionally Pasi is a caste of pig herders and toddy cutters, Uda Devi Martyrdom Day celebrates the bravery and fighting spirit of their ancestors. And it is the day to raise enthusiastic slogans, Uda Devi Amar Rahe! (Uda Devi is immortal!) and Uda Devi Zindabad! (Long live Uda Devi!) It has been more than a century since she was martyred. Nevertheless, the memory of Uda Devi's sacrifice is kept alive by Dalit communities, who cherish her as a model of fearless Dalit womanhood.

Phoolo Murmu and Jhanno Murmu

Phoolo Murmu and Jhanno Murmu are known as heroic revolutionary fighters even among their Santhal tribal brethren. Phullo and Jhano belonged to the Murmu clan of the Santhal tribe in eastern India, present-day Jharkhand.¹¹ They were no less revolutionary than their male counterparts. Their brothers, Sido, Kanhu, Chand and Bhairav, were given rise to the Santhal rebellion in 1855. Phulo and Jhano were sisters to Sido and Kanho. They showed active participation in this armed rebellion. They were arrested by the British soldiers. According to some research scholars, Phullo and Jhano fled from the enemy camp, under cover of darkness and using their axes, they killed 21 soldiers.¹² Their brave act affected the spirit of rebel comrades.

Like Phoolo and Jhano Murmu many other tribal women participated in war against foreigners. They all together form a group of tribal heroines who, along with men, fought together against the British rule and sacrificed their lives. The history of India and Jharkhand is incomplete without mentioning the

revolutionary role of these rebel women. Vasavi Kero, a researcher from Chotanagpur, Jharkhand, India, in her book *Ulgulan ki Aurthen* (Women of Revolution) mentions tribal heroines who were martyred in the fight for independence and tribal identity. Phulo and Jhanno Murmu were martyred in the Santhal rebellion of 1855-56. In *Birsa Munda Ulgulan* (1890-1900) Maki, Thigi, Negi, Limbu, Sali and Champi and the wives of Banki Munda, Manjhiya Munda and Dundanga Munda were martyred. The names of Devmani alias Bandani in *Tana Bhagat Andolan* (1914) and Singi Dai and Kaili Dai (Oraon women dressed as men and faced enemy attack) in Rohtasgarh resistance are mentioned. History would not have recorded many others whose role in tribal movements added luster and vitality. The author of this research paper hopes that the new generation will research historical facts and find out many more tribal and dalit heroines who sacrificed their lives in the freedom struggle.¹³

History does not do justice to the unnamed soldiers who died in war. Their names never find a place in the pages of history. These soldiers often belong to poor families. The discussion of their bravery gets captured in folklores. Do not know how many common people sacrificed their lives in the freedom struggle of India but they never came in the discussion perhaps because they belonged to the marginalized groups in the society. No one cared to publicize the history of their courage. In India's traditional patriarchal society, women are not seen as warriors.

Often historians are accused of gender discrimination and ignoring women revolutionaries. But there is another side to it as well. There is a lack of historical understanding and history consciousness at the local level in India. We do not regularly record receipt history. That's why often many events become extinct forever. Our historians is largely dependent on the government documents of the British era. And in this case they are sure that the British must have written the truth. But, the ruling party makes documentation keeping in mind its advantages. There is little hope that the British government or the East India Company would not have

done this. The era of caste polarization and caste glorification is going on in India. People of different castes are in search of their own heroes. Unfortunately, the national heroes of yesterday have come under the purview of caste heroism today. For example, people of Koli caste celebrate the martyrdom day of Jhalkari Devi, while people of Pasi caste are gathering in the martyrdom of Uda Devi. This Jat-karma of the great sacrificers of the national movement is telling the story of the current political and social disintegration of the country. Is it not necessary that we should respect our national heroes by rising above caste line?

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AN ASSESSMENT OF LALITADITYA MUKTIPID'S MILITARY CAMPAIGNS

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Abstract

Standing on the banks of the river Jhelum, a short distance from Sri Nagar, observe the ruins of an ancient city and imagine the great city with four huge temples of Keshava-swami Rama-swami and Lakshmana-swami (Lord Sri Rama and Lakshmana) and a huge statue of Buddha kissing the sky. This is the ruins of an old city called Parihaspur, constructed by Lalitaditya Muktipida.

Lalitaditya Muktipida, born in the seventh century, was a mighty ruler of Kashmir who did not allow the conquest of the Turks, Arabs and Uzbeks to advance beyond Multan, and for the coming 300 years, India was defended from the barbaric Turks and Uzbeks.

In the 19th century, the famous historian M. A. Stein was astonished when he studied Rajatarangini, a book by a 12-century Kashmiri writer –Kalhan. This book was a biography of an unknown emperor of Kashmir - an emperor who was ready to conquer the world like Alexander. He expanded his kingdom from central India to Tibet, Afghanistan and the Caspian Sea.

In the year 1969, the English historian Hermann Goetz (1969) wrote his famous work. 'Studies in the History and Art of Kashmir and the Indian Himalaya.' When he gave the details of the mighty rulers adventures and architecture the world was stunned.

But, in 2004, a Chinese university professor Tansen Sen questioned the description of Kalhan and presented Lalitaditya as a feudatory of the Chinese Tang dynasty. The question is a ruler who has settled more than 20 cities. And defeated the mighty emperor Yashovarman of Kanauj – was just a feudatory? In fact, the Chinese government did not want that the suzerainty of Indian kings should be shown over any part of China in history books.

Kalhana's Rajtarangini was written in the twelfth century. The history of Kashmir is described in this book. This book mentions a mighty ruler of Kashmir, who ruled over a large part of Tibet, Central Asia and Afghanistan, apart from central India. This king was Lalitaditya. Lalitaditya was a contemporary of the Tang dynasty of China. This emperor and his descendants did not allow Muhammad-bin Qasim and his successors to advance beyond Multan and did not allow the Turks to attack India for almost 200 years. The architecture of Kashmir gained worldwide fame under Lalitaditya's rule. This great ruler established many cities, built many temples and Buddhist viharas and gave Kashmiri architecture a unique identity on the international stage.

But many modern historians have questioned the veracity of Lalitaditya's military campaigns and victories as described in Kalhana's Rajtarangini. These include Professor Tansen Sen (2004) and M. A. Stein (1900). But on the other hand Hermann Goetz (1969) in his book 'History and Art of Kashmir and the Indian Himalaya' gives his consent to the veracity of these campaigns as described in Rajtarangini. The famous medieval age historian Alberuni, while describing Lalitaditya in his travelogue, has written that the people of Kashmir celebrate the festival every year to celebrate the Lalitaditya's victory over the Turks.

In this research paper, the veracity of the military campaigns of Lalitaditya muktipid has been studied by quoting various historians.

Key words- Lalitaditya Muktipid, Rajtarangini, Martandya temple, Karkotaka dynasty, Central Asia, central Asia, Tibet and Afghanistan China's Tang dynasty, Kanauj, Yashowarman.

According to the Puranas, there were five main clans of Nagas. Karkotaka, Takshak, Sheshnag, Padma and Basuki. The Nagavanshis of Jharkhand were the descendants of King Takshak. There is a history of 2000 years of Nagvanshi kings in Jharkhand. It is said that this Naga dynasty of Jharkhand has been running continuously for 2000 years, the founder of this dynasty in this region was Fani Mukut Rai Munda. Anantnag district is in Kashmir, 3000 km from Jharkhand. It was the capital of the Nag kings of the Karkotaka dynasty. The most famous king of this dynasty was Lalitaditya Muktipida. Lalitaditya was the only emperor of Kashmir who took control of Afghanistan, Central Asia and Tibet. Lalitaditya took most of the kings of North and South India under his control and his victory chariot went up to Assam. From the seventh to the ninth century, Kashmir saw the emergence of India's one of the most important centers of Indian culture and scholarship.¹ This period was a period of political expansion and economic prosperity of Kashmir.²

The Karkotaka rulers of this period gave shelter to Vaishnavism and Buddhism. Apart from the Buddhist stupas, chaityas and viharas of these kings, a huge sun temple was also built. The name of this temple is Martand Sun Temple, whose ruins are still present in Anantnag district of Kashmir. At that time this temple was one of the largest temple complexes in the world.³

The 12th century historian Kalhana in his work *Rajatarangini* has given a detailed description of Lalitaditya's military campaigns and victory journey. According to *Rajatarangini*, Lalitaditya defeated King Yashovarman, who ruled in central India, after

which he conducted military campaigns in the eastern and southern parts of India. According to historian Hermann Goetz (1969) Lalitaditya managed to create a short-lived empire that included major parts of India as well as present-day Afghanistan and Central Asia. The victory campaigns of Lalitaditya are also mentioned in many other ancient inscriptions. A brief mention of Lalitaditya is also found in the New Book of Tang (Shin Tang Shu). This description is a record from the Tang Dynasty of China. In this account he is mentioned as "Mu-tu-Pi" or "Mudubi" (a variation of Muktapida). The 11th-century Persian historian Al-Biruni named a Kashmiri king as Muttai, who was probably Lalitaditya ("Muttai" was derived from the Apabhramsa form of "Muktapida").⁴

However, some historians like Tansen (2004) do not support the Kalhana's descriptions and claim Tang dynasty chronicles present Lalitaditya as a vassal of the Tang emperor. Consequently, many other scholars have dismissed Kalhana's account as a mythological exaggeration. By the way, the reason for considering the details of the history of Tang dynasty to be correct and the descriptions of Kalhan as wrong is not clear.

Kalhana says that Lalitaditya's reign lasted for 36 years, 7 months and 11 days.⁵ According to him Lalitaditya ruled during 700–736 CE.⁶ Lalitaditya claimed to be a descendant of the mythical serpent king Karkotaka.⁷

Lalitaditya's Military Campaigns

Kalhana describes Lalitaditya as a universal emperor, who spent most of his life in military

¹ Larson, Gerald James (2007). "Nagas, Monks, Tantrics and Poets". In Pal, Pratapaditya; Ames, Frank (eds.). *The arts of Kashmir*. Asia Society ; 5 Continents. pp. 36–37.

² Witzel, Michael (2016). "Kashmiri Brahmins under the Karkota, Utpala and Lohara Dynasties, 625-1101 CE". In Franco, Eli; Ratié, Isabelle (eds.). *Around Abhinavagupta: Aspects of the Intellectual History of Kashmir from the Ninth to the Eleventh Century*. Leipziger Studien zu Kultur und Geschichte Süd- und Zentralasiens. Münster, Germany. pp. 609–643. ISBN 978-3-643-90697-7.

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⁵ M. A. Stein (1900). *Kalhana's Rājatarāṅgiṇī: A chronicle of the kings of Kaśmīr*. 1. Archibald Constable. ISBN 978-81-208-0370-1.

⁶ M. A. Stein (1900). *Kalhana's Rājatarāṅgiṇī: A chronicle of the kings of Kaśmīr*. 1. Archibald Constable. ISBN 978-81-208-0370-1.

⁷ Meena Arora Nayak (2018). *Evil in the Mahabharata*. Oxford University Press. ISBN 9780199091836.

campaigns. He gives the following details of Lalitaditya's military campaign.⁸

Lalitaditya invaded Antardedi country, whose capital was located at Gadipura (Kanyakubja). In this battle Lalitaditya defeated King Yashovarman. After defeating Kanyakubja, Lalitaditya used his power to defeat Kalinga and Gaur. Lalitaditya bowed to Karnataka in the southern region. After crossing the sea Lalitaditya reached the Karnataka. Avanti was also defeated by Lalitaditya's elephant army. Lalitaditya's army also defeated Kamboja. After this, Lalitaditya's army reached Pragjyotish and then Lalitaditya returned to Kashmir with the immense wealth obtained from his conquests. He appointed his servants as the kings of Jalandhar, Lohare and other provinces. Lalitaditya established many cities and temples during his rule in Kashmir.

Goetz believes that Lalitaditya occupied the western part of the Punjab, Afghanistan and the Central Asian Highlands before starting his campaign in central India. He dates Lalitaditya's conquest of Afghanistan before 730 AD, and presents the following arguments in support.⁹

- Next to Lalitaditya's chaitya at Parihasapura is a huge gilt copper Buddha statue. It appears to be inspired by the Bamiyan Buddha statue.¹⁰ At the same time, there is no influence of the Gupta art, which was popular in the area of Yashovarman.¹¹
- Prior to Lalitaditya, Afghanistan was controlled by Ottoman imperial "princes", who were under nominal Chinese control after the fall of the Sasanian Empire. After Lalitaditya,

Afghanistan came under the control of the Hindu royal dynasty of Laliyas.¹²

- The Muslims of the West could not advance beyond Multan in Punjab during this period. While the fall of the Umayyad Caliphate was a factor in this, it also appears that an Indian empire was powerful enough to resist the Caliphate armies.¹³

Tansen Sen (2004) criticizes Goetz's theory on the basis of numismatic evidence and other contemporary records. According to Tansen Sen (2004) the Kapisa and Zabulistan regions in present-day Afghanistan were under the control of independent Turkish imperial rulers. Records of the Tang dynasty, whose rulers received regular embassies from the Turkic royals, testify to their independent status.¹⁴ According to Sen, the Karakota kingdom had peaceful relations with these Turkic neighbors: this fact helped Lalitaditya to Kashmir would have enabled him to leave and lead troops in central and eastern India.¹⁵

Lalitaditya's victory over Yashovarman appears to be historically true.¹⁶ Historical evidence suggests that the two kings were immediate neighbors before their conflict: Lalitaditya's empire extended southeast to present-day Punjab, while Yashovarman's north-eastern frontier included parts of present-day Haryana.¹⁷ The discovery of some coins bearing the legend of Sri-Pratap in present-day Uttar Pradesh is also considered evidence of Lalitaditya's success in this area (since Pratapaditya was Lalitaditya's father's

⁸ M. A. Stein (1900). *Kalhana's Rājatarāṅgiṇī: A chronicle of the kings of Kaśmīr*. 1. Archibald Constable. ISBN 978-81-208-0370-1.

⁹ Hermann Goetz (1969). *Studies in the History and Art of Kashmir and the Indian Himalaya*. Wiesbaden: Otto Harrassowitz. OCLC 586049160.

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¹⁷ Shyam Manohar Mishra (1977). *Yaśovarman of Kanauj*. Abhinav. OCLC 5782454.

name).¹⁸ Abhinavagupta's ancestor Atrigupta, a scholar who originally lived in the area of Yashovarman, was brought to Kashmir by Lalitaditya.¹⁹ This must have happened during Lalitaditya's invasion.²⁰

According to historian Shyam Manohar Mishra (1977), earlier historians have exaggerated Lalitaditya's success against Yashovarman - according to Mishra, Yashovarman accepted Lalitaditya's suzerainty for a short period, but he soon became independent when Lalitaditya got involved in other struggles.²¹

The date of the conflict between the two kings is not fixed. The history of the Tang dynasty shows that Lalitaditya and a Central Indian king fought against Tibet as allies.²² Assuming that it was the Central Indian king Yashovarman (after his subjugation by Lalitaditya), M. A. Stein dates Lalitaditya's conquest to sometime before 736 CE.

German Indologist Hermann Jacobi has fixed Lalitaditya's invasion of Kanauj on 14 August 733 AD. The theory is based on the Gaudavaho, a text composed by Yashovarman's court poet Vakpati.

Tansen Sen (2004) who serves as Director of the Center for Global Asia, and Professor of History at NYU Shanghai, claims Lalitaditya's conquest of the Hindukush-Pamir region based on numismatic evidence and contemporary inscriptions other than Rajatarangini reject the theory. According to him, Lalitaditya provided military and logistical support to the Tang campaigns against the Tibetans, and the

success of these campaigns led later Kashmiri legends to describe him as a great conqueror.²³

Goetz believes that Lalitaditya occupied the western part of the Punjab, Afghanistan and the Central Asian Highlands before starting his campaign in central India. He dates Lalitaditya's conquest of Afghanistan before 730 AD, and presents the following arguments in support:²⁴

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- Prior to Lalitaditya, Afghanistan was controlled by Ottoman imperial "princes", who were under nominal Chinese control after the fall of the Sasanian Empire. After Lalitaditya, Afghanistan came under the control of the Hindu royal dynasty of Lalitaditya.²⁶

- The Muslims of the West could not advance beyond Multan in Punjab during this period. While the fall of the Umayyad Caliphate was a factor in this, it also appears that an Indian empire was powerful enough to resist the Caliphate armies.²⁷

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¹⁸ Manabendu Banerjee (2004). *Historicity in Sanskrit Historical Kavyas*. Sanskrit Pustak Bhandar. OCLC 607757485

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²³ Tansen Sen (2004). "Kaśmīr, Tang China, and Muktāpīṭha Lalitāditya's Ascendancy over the Southern Hindukush Region". *Journal of Asian History*. **38** (2): 141–162. JSTOR 41933381.

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²⁵ Hermann Goetz (1969). *Studies in the History and Art of Kashmir and the Indian Himalaya*. Wiesbaden: Otto Harrassowitz. OCLC 586049160

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royals, testify to their independent status. According to Sen, the Karakota kingdom had peaceful relations with these Turkic neighbors: this fact helped Lalitaditya to Kashmir. Would have enabled him to leave and lead troops in central and eastern India.

Conclusion: Even if the description given by Kalhana is not considered completely true, the fact cannot be denied that Lalitaditya was unquestionably a majestic king and had earned immense wealth and fame through military campaigns. The Sun Temple of Anantnag district and the ruins of its ancient capital Parihaspur are proof of this. Coins of Lalitaditya's era have been found in Uttar Pradesh. On the basis of the above evidence, even his victory over the ruler of Kanyakubja, Yashovarman, cannot be dismissed. Tansen Sen (2004) rejects Kalhana's claim of Lalitaditya's conquest of the Hindukush-Pamir region. But the basis of this claim is the records of the Tang dynasty. But why should the archival claims of the Tang dynasty be considered as brahma-truth? Can't they be exaggerated? Tansen Sen is a professor of history at a university in Shanghai, China. Can't their claims be part of an agenda? Compared to Tansen Sen, Goetz's claims and evidence seem to be more solid, independent and based on ground research.

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INDIA AND THE CHALLENGES OF GLOBALIZATION: RELEVANCE AND COUNTER VALENCE OF JAWAHARLAL NEHRU'S IDEAS

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Abstract

The paper seeks to look into Jawaharlal Nehru, the first Prime Minister's life and the various policies adopted by him to make the country to have a strong and salient economy. It further examines the relevance of those policies in the context of the threats being posed by globalization to our economy and the viewpoints of Nehru's critics.

Jawaharlal Nehru is well known to be a hero of his age and the outcast of our times. No man has been so greatly revered in his life time and so viciously vilified since his death. He was also the chief architect of our democracy. He was loved by the people both as a man and a leader. He stands foremost among the builders of modern India, giving it a direction towards socialism in a secular, democratic setting. A writer and historian, Nehru through his books influenced the thinking of generations of Indians and made them opt for a free, democratic, socialist, secular India with science and technology as its driving force. He was largely responsible for adoption of a planned economic development model for our country. Though he had acquainted himself with the Irish Republican Movement during his holiday in Dublin in 1907, however on his return to India in 1912, despite his West European upbringing, Nehru was full of nationalist ideas.

The passion for nationalism evidently became sharper after he met Mahatma Gandhi, for the first time, at the Annual session of Indian National Congress in 1916. The Jalianwallah Bagh massacre in 1919 had a tremendous influence on the young Nehru. Immediately thereafter Nehru joined the Congress in 1919 and later along with Netaji Subash Chandra Bose, founded the Indian Independence League. In 1937, he along with Bose also founded the Congress Planning Committee,

which very appropriately listed the economic programmes to be taken up by the Government of Free India. On September 2nd, 1946, an interim government led by the Congress and the Muslim League was formed under the leadership of Nehru. The two parties did not see eye to eye on many issues. Nehru and the Congress agreed to the partition of India. Two separate nations, India and Pakistan, came into existence.

Hero of his times

In the Free India, Jawaharlal Nehru, is well known to have launched a policy of planned economic development with emphasis on heavy industries and multipurpose projects. His tenure saw the establishment of a string of major industries, dams and steel plants in our country as he was successful in securing the requisite financial assistance from both the west and former Soviet Union. Nehru had declared that India's economic policy must be based on a humane outlook and must not sacrifice means for money. Thus, the policy was socialist in leaning and gave India a mixed economy and much famous Five-year Plans. He described the dams and power plants as "Modern Temples", which are necessary for the nation's economic progress. On Nehru's economic policy, it is held that there was no such thing as Nehruvian economics. What Nehru promoted and pursued as his economic policy was in fact, a policy which was endorsed by a wide spectrum of political and

intellectual opinion across the country. The policy has since built a decent industrial base, true self sufficiency and most vital of all, a vast pool of skilled manpower that has fuelled for instance, the software boom. As far as social policy was concerned, Nehru built on the Gandhian heritage by bringing women, Muslims and Dalit's into public life. On the cultural policy, Nehru drew abundantly upon the ideas of Gandhi and Tagore. He articulated and nurtured a compelling idea of India, an idea of India that was culturally inclusive and tolerant. In the words of Bhikhu Parekh, Nehru is very well to be credited with the honour of being the founder of the modern Indian state.¹

Nehru's Foreign & Economic Policies

Jawaharlal Nehru was also the architect of India's Foreign Policy. He along with Tito and Nasser founded the Non-Aligned Movement. He considered that the Non-aligned policy does not necessitate taking a neutral stand. On the other hand, it allowed the member states to get aid and also maintain good relations with both power blocs, which greatly benefitted the third world countries at that time. It is said Nehru used the policy of Non-alignment during the Cold War so skillfully that he mobilized financial and technical support from both power blocs, which was very helpful in building India's industrial base from scratch.² As a result, India's economy grew faster than both the United Kingdom and the United States, trying to catch-up with rich income nations.³ In his zeal for India's rapid industrialization, the Nehru government laid strong emphasis on both agrarian reform and rapid industrialization.⁴

Nehru's foreign policy was considered essential for enhancing India's self-respect as an independent nation, but critics had pointed out that it was far too disconnected from the need to obtain concrete material and security benefits for our people. In that sense it had severe limitations, which became more evident during Nehru's lifetime. The only blot that one can point out on Nehru's foreign policy was the breakdown of the Panchsheel Agreement signed with China. The Chinese aggression on India in 1962 was not only a big blow to him as India suffered a humiliating defeat in the

Sino Indian war. This also had a devastating effect on his health. The idea of Indian nationalism as is now held by many scholars is the nationalism of an idea, the idea of an ever land of India. Nehru was a secular cosmopolitan man who was opposed to the Hindu nationalism as was being expounded by the extremists of the time. The affirmation of Indian pluralism is one of Nehru's most profound legacies, an inheritance of every Indian and possibly it reflects our civilization history far better than the recent events in Gujarat. Despite critics criticizing his policies, it is now realized that these various policy measures have in fact saved the country from falling into economic stagnation, backwardness and large-scale poverty in the current era of globalization. The very fact that India could overcome the challenges of Globalization, in the early days, proves the salience of Nehru's policies and his adopted development model. There's no substance in the critics' views that the economic growth that globalization brings could have been ensured much more positively, had the country followed a different kind of development model unlike the Nehruvian one. The New Economic Liberalization policy launched in 1991 is also criticized for suffering from the same Nehruvian mindset as there is no clear-cut departure from state sponsored development model.

The fact of existing widespread poverty, diseases and ignorance that remain, is due to the uneven and different pace of technological change, that India had to opt for given the vastness of different regions with our country. It is known very well that given the long period of colonialism and its exploitative policies which focused on the naturally resources rich regions, the backward and hilly regions were neglected, leading to huge income gaps between various regions. The gaps among the rich and the poor widened, as the rich sections living in the advanced regions, having opted to side with those city centric various policies, could participate in the ongoing development process. Thereby enormous wealth came to be made by the rich farmers, the private industrialists, primarily the educated entrepreneurial class which led to

widening economic differences between the urban rich and the rural sections of our society.

It may be fashionable for the critics to hold forth that poverty reduction can be greatly assisted by external support for education, health programmes and basic social services by having a realistic national and foreign policy of our country, yet the Nehruvian ideas can't be said to suffer from any lack of innovativeness, dynamism and a bold strategic vision, as India's development story had held on very strongly in the post-independence period for India. It's also being pointed out that a much more complex set of policies must have to be brought into play to assure India of essential economic progress and prosperity, which will facilitate multilateral technical and financial assistance from global institutions and targeted bilateral aid for addressing these problems continuously and vigorously to achieve the profound changes in our society in the accelerated days of globalization. In this context, instead of pointing any criticism against Nehru's policies, it has to be realized that in the midst of the maximum developmental challenges that India faced and also the world economy having gone into doldrums due to economic malaise in the west, the much needed financial and technical aids were not coming forthwith, which made it impossible to initiate much bolder development plans, beyond which Jawaharlal Nehru could plan in his time.

Challenges of Globalization

In the context of the ongoing globalization process being pushed by the developed countries of the West, India including the other poor countries, which have been relatively successful in their achieving development within their respective societies, they have been forced to reflect whether the globalization is not going to push them much more into dependency again and make them subservient to the western economic and political elites and their game plans. In the process, are they not going to lose their sovereign decision-making power as independent countries, given the wide differences between the richer countries of North and the economically poorer countries of the South? Amongst the people of these

societies, various questions have also been said to have agitated human minds. To cite a few of them a) Can or should Globalization be stopped? b) Is Globalization pushing our government to the sidelines? c) Does Globalization have a human face too? Lastly d) how best to avail the benefits and avoid its downside? Having realized the fact that with the western countries, primarily, the Washington Consensus being unitedly determined to push Globalization as an integration project model, most people and countries now accept globalization is here to stay. Hence the focus has shifted from stopping the Globalization altogether to that of, what form Globalization should take and what could be best its economic rules and its political guidelines and constraints. In the changed circumstances, the focus of our policy makers and critics shifted towards the late realization by all concerned as how to fend for the victims of globalization, the poor and the marginalized communities in the countries of the South, without endangering the gains, that can supposedly accrue from enhanced competition and economic efficiency, as a consequence of Globalization, within the national and international economic contexts. Besides what has also been uppermost in everybody's mind, include such priorities as how to ensure better standards of governance including greater accountability and transparency and less corruption both for corporations and financial institutions and for national government.

In the light of these aforementioned changing circumstances, it would be worth remembering the farsightedness of Nehru with which he had quite appropriately adopted and advocated the various policies under his leadership both in the context of the prevailing circumstances in our country during his time and also to have foreseen the various changes in the context of the world economy which have been significantly responsible for avoiding both the economic slowdown as the world saw recently and also help India cope up with the current wave of liberalization, privatization and globalization, gathering full steam with every passing day making the world economy a more integrated one, so to say. Nehru had emphasized

implementation of import substitution policies led industrialization and preferred a mixed economy, with the government owned public sector would very much co-exist with the private sector.⁵

Over the decades, as India has moved forward towards attaining various landmarks in the socio-economic development parameters, this has become possible due to the sagacity of political leadership working under Jawaharlal Nehru and his vision of a modern and developed India. One may criticize those policies by hind sight, but nevertheless those policies initiated at that point of time, have remained salient and also have contributed towards India's rise as an economic power, that's benevolent and not self-seeking, as India has always come to the rescue of its

neighbours in the time of need, be it floods, any other natural calamity or man-made disasters. In India's rapid socio-economic growth, it has ensured the growth of its neighbours, which is a noble goal so to say.

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NATURAL WORLD, WHICH ARE DESCRIBED IN RAMAYANA

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Abstract

The etymological meaning of 'Environment' is surroundings and circumstances which affects an individual's life. The terminology has evolved by framing two words together. The 'environ' part stands for 'encircle' and 'ment' means 'all round'. The foundation creed of environmental history comprises of certain parameters like the composition of the modes of production, the stages of economic conversion, the class society ladder and domination, and that too within the conventional modernist narratives of the past. The demarcation line between concept of nature and the concept of environment is thin enough to be confused but slight differences definitely are found between them. While the term 'nature' is used time and again by poets and authors for its own artistic nuance, 'environment' is related to some explicit issues like eco-system, pollution, climate, temperature all other outdoor factors of ecological sciences. If we go with the history of early India, It is noted that ancient Indian custom established man's consonance with the adoration for nature. These values were subsequently diluted and eventually replaced by an indifferent attitude towards nature. In this article, I have dealt with Brahmanical sources like Ramayana.

Keywords- Ramayana, Environment, Chitrakoot Forest, Dandakaranya, Panchabati.

Content of the book of Ramayana is different from the content of Vedas and Upanishads. There are supplications and prayers throughout most of the Vedic mantras. The primary problem of the newly arrived Aryans in India was the provision of food, shelter and safety from the enemy, i.e. security, which was necessary for a normal and safe life. In that sense, the Ramayana, however, is not a compilation of prayer mantras, not longings, not appeals for salvation, and has brought prosperity and security to their lives by imposing divinity on the working natural forces. Uncertainty in life has decreased and stability has come. So they have learned to think about the life-nature-environment around them by getting rid of the practical problems in food, clothing, shelter and life, humility towards nature has been transformed into the germ of worldview "Sarvabhuta Samattanang Sarvabhutani Chatmani" ¹. So the creepers, the trees, if the mountains have all manifested themselves as living beings.

Discussion on environment and nature in ancient India - there is very little practice on this subject. Shukla Das is one of the most important historians to have worked on this subject in the past. Her work is - Concern of the Environment: An Early Indian Perspective, Journal of the Ancient Indian History, Volume 14, 2000-2002. Here she shows some hints of ancient Indian environmental thought. She also mentioned some thoughts or ideas about the causes and remedies of the current world environment and problems when compared with the past experience. There is crisis, because the environment is the biggest trade issue today. Not that there was no environmental problem in ancient India. Of course there were some disciplines mentioned in Kautilya's Arthashastra, even in Arthabaveda. But at that time the population was quite small, the natural resources were relatively high, human technology, science and consumerism did not change the environmental character of nature by

spreading another aggressive domination of nature, so the problem was not as obvious as it is now.

M. Vannucci was the first biologist to discover Vedic environmental validity. He studied ancient Indian literary material for about 20 years. His most notable work is 'Ecological Reading of the Vedas'. It was published in 2002 from D. K. World, LTD. Publications. In the Vedic literature, the Aryan religious meditative ideas and philosophical thoughts have been expressed. M. Vannucci did this research through a highly provocative question. He showed in the study how people have evolved as human beings, how human thinking has been transformed into discriminatory thinking, and how much the environment has to do with it. In search of answers, he drew deep biological, physiological and environmental insights into Vedic writings.

Kapila Batsayan was a prominent scholar. He studied the nature of ancient India. His most notable work is - Nature: The Integral Vision, New Delhi, 1993. It is divided into five parts. The first volume discusses the importance of sky, air, fire, water and earth as elements of inseparable nature. There is also a discussion of various myths and special practices that sanctify nature so that people live as an integral part of the universe. The second volume explores the depths of Vedic, Buddhist and Jain traditions, Vedic rituals, philosophy and astrology. There is also a wonderful consideration of the great concepts of Buddhism and Jainism. The third volume deals with the architecture, sculpture, painting, etc. of ancient India. The fourth volume gives a necessary critical evaluation of modern scientific concepts along with the traditional concepts of nature. Evolution of organisms, characteristics of nature, numerology, cosmic issues have been discussed here. The fifth volume deals with the relationship between the environment and nature in ancient India.

The poet of Ramayana was a forest dweller, he is implicitly describing the history of agrarian civilization in Ramayana. "In the midst of the medicinal plants in which the action of nature's life is manifested day and night, in the seasons, and in the beauty of life, in nature, the

meditating sages have come to a clear realization of a joyful mystery."² That is why they took the breath, the light, the food and the water with reverence. From this it is understood how the forest is keeping the heart of India in the shadow of its cessation in its mysterious life.³

Rama was banished in Ramayana. But Ram Sita's banishment was not of pain, it was of joy. The poet of Ramayana has repeatedly chanted the joy of the forest. The tenderness of the forest has only given joy to the heart of the animal. This joy is not the joy of domination, but the joy of union. How much Balmiki and Ram-Sita were aware of nature is revealed in the following verses. Princess Sita walks in the forest -

“Ekaikang Padpang Gulmang Latang Ba
Puspalinim

Adarstarupa Pasanti Ramang Prapachasabala
Romanian Bahubidhan Padapan
Kusumatkaman.

Sitabachansyaradhva Anayamas: Lakhmana :
Bichitra Balukajalata Hansasararasanaditam
Reme Janakarajasya Suta Preksha Tada
Nadim’’.⁴

She began to ask Rama about all the young plants that Sita had never seen before. At his request, Lakshman began to bring her a variety of flower-filled trees. She was delighted to see the river flowing with various sandy swans.

At the time of her abduction by Ravana, Sita prayed to the trees of Panchabati for help. Amantraye Janasthanam Cornicarashch Puspitan. Sita requested that you quickly inform Rama that Ravana is kidnapping Sita. In the early stages of Rama and Sita's exploration, trees asks anxious questions.⁵ Sita has sought out to the trees like Kadamba, Bilb, Arjuna, Bakul, Ashoka, Tal, Jam etc. The diversity of water resources of Kiskindhya, Panchabati and Lanka is described. Analysis shows that Ramayana describes three main ecosystems.

Different ecosystems based on information obtained from Ramayana:

Before discussing the ecosystem that is indirectly found in the Ramayana, a little

explanation is needed in the context of what is meant by jungle (and forest). Jungle and forests are not one in terms of modern environmental science. Forests are those areas where a particular type of ecosystem is predominant and covers ninety percent and more areas. But a forest is an area where multiple ecosystems coexist. The Sundarbans is called a forest because the Sundarbans ecosystem consists mainly of brackish water and mangrove trees. But Dandakaranya is called the rainforest of the Amazon Basin, because there are multiple ecosystems of different natures.

In ancient texts like Ramayana, jungle and forest are often used in the same sense, but jungle refers to the bush where the same class or homogeneous plants, shrubs have gathered. That is, not a complete forest, sub forest, sub forest or jungle.

In ancient texts like Ramayana, jungle and forest are often used in the same sense, but jungle means bush where there is an assemblage of homogeneous plants. That is, not a complete forest, sub forest, sub forest or jungle. In the etymological sense, forests are barren, uncultivated, remote uninhabited areas. Rama warned Sita about the terrible solitude of the forest. Rama had specially warned Sita about the presence of wild beasts, snakes, lizards, tigers, scorpions, thorny trees, vines and forest winds.⁶

The forest described in the Ramayana is divided into four parts according to the character - calm, sweet, rudra and awful. In ancient India there are three types of forests, (a) Mahavan or forest, (b) Tapoban, (c) Sriban. Mahaban is a place of deep, dense, naturally growing thick vegetation. This forest is rich in biodiversity and medicinal trees. As is clear from the name, Tapoban is the forest where sages perform austerities. There used to be an ashram of sages here and the sage disciples living in the ashram used to get education from the guru from the guru's house. These monasteries were located in the forest, far away from the city, locality or settlement. This ashram was full of flowers and fruits, various herbs and medicinal plants. Although Tapoban had wildlife, killing animals was prohibited.⁷ Sriban was village or Urban forest. These were

not uninhabited, but human settlements were included. Sriban used to have different types of plants according to the topography, climate and other environmental conditions and local needs. The most notable of these is Tulsi. Sriban also had various types of orchards. There must have been five types of trees in Sriban - Beniyani, Ashwattha (or Pipul), Ashoka, Bel and Haritaki. Panchabati is a combination of five trees. Although Sriban did not belong to it, there was a Panchabati in every village.

From the descriptions of topography, flora and fauna, diversity of water and climate in the Ramayana, we get an indication of three types of ecosystems -

- a) Tropical Deciduous forest.
- b) Himalayas adjacent to the Alpine region (Alpine region, semi-forest system, particularly Himalayan) Oishadhi mountains, Gandhamadan.
- c) Evergreen forest of Lanka.

(A) Tropical deciduous forests:

There are tropical deciduous forests like Chitrakoot all over the nature or forests described in Ramayana. We find special mention of Dandakaranya in Balmiki's description of Rama's exile. Although Panchabati is a sub-forest belonging to Dandakaranya, its ecosystem has gained a special importance due to its influence and subtle changes in the ashram life.

The topography of the forest includes the diversity of water bodies - rivers, lakes, ponds, lotus, aquatic plants like water lilies and various aquatic and migratory birds. Water and Water Resources Tropical deciduous forests is a particularly important and influential component of forest ecosystems. Water flowing from mountain rivers, springs etc. keeps the moisture level of the forest right. Forests and streams are interdependent. The density and density of the forest plays a special role in the conservation and storage of water in the land during the cycle of the water cycle. The density and thickness of the forest plays a special role in water conservation and storage in the land during the cycle of water cycle. The influence of south-west monsoon

winds causes these streams to become full during this monsoon.

Impact of tropical deciduous forest season in Dandakaranya:

The Ramayana describes the changes that take place in the ecosystem with the change of tropical Parnamchi forest season like Dandakaranya and Chitrakuta.^{8 - 10} This change is manifested in new grasses and young plants, the birth of different types of insects, changes in the behavior of animals, and differences in climate and weather.

In the monsoon season:

- a) After washing away the dust particles, the sky became clear and blue. The air would cool down.
- b) Kadamba, Sarjas and Arjuna trees used to bloom and blossom in the adjoining areas of the water. The peacock used to roam.
- c) With the growth of new grasses and rains by nourishing in the fresh water stream, favorable conditions are created for the birth of red insects, Indragopa.
- d) Bees became active in storing honey from flowers and fruits.
- e) The frog and the birds that are seen in the rainy season, they were seen again at the end of the year.

The main reason for all these changes in the material system is the rainfall coming down from the sky.

In winter:

The effect of this winter on the forest ecosystem has also been clearly described. The forest area was covered with a blanket of fog and worn dressed. The trees did not have buds, but at the end of the agrarian, the fields were filled with ripe crops of shalidhan, wheat and barley. Kaushna and Sarsera used to dance and collect their food from those fields. Dewdrops accumulated in the sand of the river and fed the river.¹¹

In the spring:

Trees like Kingshuk, Palash blossomed and became beautiful in the entire Chitrakuta forest. Even today in this region of Madhya Pradesh the same decoration can be seen in spring. In the spring, the whole nature seemed to rejoice.¹²

Ecosystem of Chitrakoot Mountains and Chitrakoot Forest

Although some wild animals lived, Chitrakuta was not an overall forest beast complex as a whole. An atmosphere of holiness and spirituality prevailed in the region, as evidenced by Balmiki's description. The two forest ecosystems that have been mentioned in this region are not so much solitude in the forests of the Chitrakuta Mountains and the Mandakini River. The adjectives about the environment in Balmiki's description are 'ramya' meaning pleasant and smooth and "sutirtha" meaning conscious. This feature has also been transmitted to the entire forest environment. So in the first stage of the forest, saint Bharadwaj advised Muni Ramchandra to make his abode in the Chitrakuta forest. Bharadwaj said, O Ram, the mountain which is ten crores away from my ashram is very beautiful to look at. It is absolutely pious and served by Maharshi. Golangul, monkeys and bear circulate all the information. It is famous as Chitrakuta and has the same shape as Gandhamadan. As soon as one sees all its peaks, one's mind turns away from sin and runs in the right path. Now you go to the fruit-bearing Chitrakuta. O Mahabal Ram, in my opinion Chitrakuti is your suitable abode. There are many kinds of trees, all the kinnars are living there, the peacock cakes are echoing and the main elephants are roaming around. You go to that infamous Chitrakuta mountain. That mountain is absolutely sacred, beautiful and adorned with various flowers. There you will see deer roaming in the forest. O Raghunandan, while wandering there with Sita, your mind will rejoice in the beauty of the forest, as all those wild animals produce pleasure. There, the excellent tetrive and the cuckoo are roaring with joy, when they hear it, absolute love is born and the deer and the elephant are always wandering around intoxicated, but the mind becomes fascinated.¹³

The description of the ecosystem of Chitrakoot further states, "Hansasarasasebita, Kusumita, Bichitrapulina Romonio Mandakini river flows towards the north of Chitrakuta mountain. The trees are ornamented with various flowering fruits on the both sides of Mandakini is like the fragrant lake of Kubera.¹⁴ It is clear from Balmiki's description about the forests, rivers and mountains are the basic elements of the ecosystem at the foot of Chitrakuta mountain.

Chitrakuta as a mountainous scenic area and biodiversity like Gandhamadan mountain, a variety of water resources - springs, streams, mineral resources, forest shelters, etc. shelter. Rama narrates to Sita, "Look at Kalyani, various Bihangams are living in this gorge. Look, all around, hundreds of huge rocks of Shailaraj Chitrakuta are adorned with various colors of white, yellow, blue, red.¹⁵ Some peaks are silvery, some peaks are bloodshot, some peaks are red or yellow like manjitha vine, some are indronilmoni. The calm nature is a combination of various species of deer, giant tigers, small tigers, bears and various birds, and this hilly area is very beautiful. In addition, mango, jumbo, pons, asan, lodhro, askal, bhavya, tinish, billo, tinduk, benu, kashmiri, neem, ban, badri, amalak, blue, willow, and seed-bearing fruit, flowers and beautiful shade trees making Chitrakuta a special decoration.¹⁶

Among the edible plants and edible herbs and crops grown in the forests of Chitrakuta, there are some trees whose fruits are edible. For example, mango, bell, ponos, berries, acid flavored fruits are Bhavya (probably Kamranga). Particularly notable among other species of plants or trees –

- a) Flowering tree - Lodhra, Nip, Tilak.
- b) Long woody trees of deciduous forests - Aristha, Asana or Bijika, Dhanban, Baran.
- c) Grass national - Benu and Betra.
- d) Medicines - These herbs are radiant in their own power and spread their splendor in the flames. According to Ayurveda, there are five main types of herbs - white kontikari, brahmi, katuk, atibisha and hilmchik or hinche.

Animals of Chitrakuta Forest:

Biodiversity is evident on the shores of both Chitrakuta forest and domestic pets. Different types of deer and elephants, different species of monkeys, bears, tigers, cheetahs - all the animals in the forests of Central India today are mentioned in the Ramayana. Peacocks, cuckoos, storks and other wild birds are also indicative of the calm and tolerant environment of the region, which is conducive to the peace and patience of the forest dwellers.

Chitrakuta resident diversity:

Apart from the sages and their disciples living in the ashram, Kinnarkinnari and Vidyadharis were the main inhabitants.

Environmental effects in Chitrakuta:

The natural beauty of ChitraKuta is consistent and complementary to the human motto which has been revealed in Rama's utterance-Pashwanti Vidhan Bhavan Manobakyakaya Samman

Mandakini River and its ecosystem:

Mandakini is a tributary of the Alcona. Corninghome calls the Mandakini a small tributary of the Paishundi in Bundelkhand. It flows on both sides of Chitrakuta mountain and another name is Malyavati. This river is rich in water lilies and water lotus and is home to many aquatic birds. The forests on both the banks of the river with transparent and strong current are in full bloom throughout the year.

- a) The topography of the river and the adjoining area, its elegant and virtuous environment are all the ecological features that indicate -
 - a. In addition to the abundance of lotus and water lilies, other natural forest flora - which are not confined to any region, are found in small quantities almost everywhere.
 - b. Aquatic birds like Rasanga (six-limbed), Karandan, Kaushno, Plub (Saras), Goose, Natyuh and tree-reside birds like Cuckoo and Chakra. Also deer that come to drink water.

- c. A large part of the people living along the river are religious sages and their disciples and saints - who have created a deep religious and spiritual atmosphere in their daily life through daily religious activities.

Dandakaranya:

The present Dandakaranya consists of parts of Madhya Pradesh, Chhattisgarh, Orissa and Andhra Pradesh. There are various opinions about the origin of the name Dandakaranya.

(1) Someone said that this forest was the abode of a demon called Dandak. (2) Someone said that this area was covered with a kind of grass called Danda-Trina. That is why it is called (3) Some people say that the word danda means row of trees. It is also a kind of regional feature.

Dandakaranya consists of numerous hills, forested plateaus and sub-forests. Apart from Godavari and Mandakini, other small and big streams flow in it.

Its topography is characterized by a plain somewhere, or a hillock somewhere. Just as there is green and riverine land in it, so there is barren and miserable land somewhere (Misfortune means where water is not available). In addition to the shal and madhuk trees, there is a mixed variety of forest plants in nature. Present with its own plant and animal characteristics and its own characteristics of the stream. In addition to the main rivers and their tributaries, mountain springs and other water sources have developed their own ecosystems.

When Bishwamitra took Rama and Lakshmana for the purpose of staring at them, Ramachandra saw the beauty of the forest and remarked, "How inaccessible is this forest without people! I see that it is membranous. The beasts of prey and the birds pervade its various places and roar at them. Here and there tigers and other ferocious animals are moving. It is surrounded by dhaba, asvakarna, kakuva, bilb, tinduk etc.¹⁷

When Rama went to another sub-forest of Dandakaranya with Lakshman and Sita for the second time in the forest, his description is – "They traveled with Sita, visiting various

cliffs, forests, beautiful rivers, riverbanks, herds of deer, drunken buffaloes with huge horns, pigs and elephants. On his way to Agastya Muni's ashram, hundreds of nibars, pons, shawls, banjuls, tindukas, etc., began to fall on his way through Kanta. All those flowers have blossomed in those trees, various kinds of Bihangam are intoxicated and making melodious sounds. Blossomed trees and vines have been beautified by monkeys and their branches have been torn apart by the trunks of elephants."¹⁸

On his way to Agastya Muni's ashram, hundreds of nibars, pons, shawls, banjuls, tindukas, etc., began to fall in his path. It has become very beautiful and its branches have been torn apart by the trunks of elephants. "

Twice in its journey Dandakaranya's description of two different ecosystems has been mentioned. The first one mentions the inaccessibility of the forest, the noise, the cries of birds and animals, the rustling and thorny trees (such as bells and badari). Of course, Tinduk is densely green. The atmosphere of depth or terrible desolation has made the place suitable for a monster's habitat. In the description of the second journey, the forest is dominated by non-wild environment (e.g., the ashram of sage yogis).

Caste Clan:

The castes of the forest dwellers described in the Ramayana were also different. It also indicates a special aspect of biodiversity. Carnivorous monsters were in significant numbers. In the area under the rule of Surponkha in the locality, there were four thousand monster armies under General Khar & Dushan. Yet there were ashrams of sages and yogis across the vast expanse of forest. There is mention of holy sages Sarabhanga and twenty one Munis with miraculous powers in the forest. Besides, Kinnar and Apsara are mentioned somewhere. There are doubts about the authenticity of the existence of the latter inhabitants.

Ashram: The ashram was the most densely populated area in the forest. The location of these ashrams was chosen in the beautiful part of the forest. And of course on the river bank

or near the natural source of water. The ashram is described in Aranyakanda - Aranyayishcha mahabriksapunai: swadufalayibatam. That is, the position of the ashram between the long green and the fruit-bearing tree. The ashram was surrounded by a variety of essential trees and shrubs - which provided food, herbs and essentials, as well as beautifying the environment.

Panchabati:

Panchabati is part of Dandakaranya. Rama built a hut here on the banks of the Godavari. And from here Ravana kidnaps Sita. About seven miles from the Agastya Ashram, the place where Rama chose to build the cottage, is the ideal place for material equality. There was harmony in its tenderness, its flora, its forests and its water. In the words of Ramchandra - both the forest and the water are beautiful in this province and Samidh, flowers, Kush and water are found nearby. Ramchandra's cottage is covered with branches of shami tree, firmly bound, well covered by kush-kash-sharap. It is very spacious and elegant and the plains and pillars at the base of its soil are beautiful. It is clear from the descriptions of the surroundings in Panchabati and Ram's cottage that the solidarity and harmony between the material elements of the present environment formed a calm, holy and intense harmony in the whole environment.

In the Panchabat we find in Balmiki's description of the emergence of crops like wheat, salidhanya, barley (barley) in the forest field at the beginning of autumn. Somewhere in the ecosystem's food chain, aquatic birds - croucha, storks, etc., show a dance-like posture at the time of feeding of ripe crops, i.e., the behavior of birds - is mentioned by Balmiki somewhere. Deer, peacock, karandab and chakrabak are mentioned as the main animals of Panchabati.

- a) The ecological features of the Panchabat, which have changed slightly from the normality of the original forest:
 - a. Abundance of water enriches this figure. There is also a variety of sources of this water.

- b. A large number of different types of plants, creepers have given variety to this Panchabat forest. Many of these are essential in daily life. This forest is full of many kinds of medicinal plants.
- c. This panchabati is uttered by different birds. In other words, there is an abundance of all kinds of elements suitable for the life of birds, and it maintains the overall harmony of the life of the birds with the environment.
- d. A calm and pollution free environment is helping to keep the ecosystem balanced and stable.

(B) Alpine-like forests adjacent to the Himalayas (Oishadhi mountains, Gandhamadan).

One of the ecosystems mentioned in the Ramayana is the alpine forests of the Himalayan region. According to Balmiki, there are descriptions of the peaks of the region and the places where the essential and rare medicinal plants grow. But overall, the biodiversity of the forest, the diversity of the waters, etc. are not mentioned. However, there are some references to the type of minerals stored in a mountain.

The forest between the two green mountains, which are said to have medicinal and herbal vegetation, is said to be the Kailash and Rishabh mountains, and about a hundred yojanas are spread over their lands. The Oishadhi Mountain, also referred to as Mahoday, is a distinct hill between Kailash and Rishabh. From that Oishadhi mountain or Gandhamadan mountain, Hanuman went to fetch Vishyalakarani for Lakshmana.

Description of Oishadhi Mountains:

Located in the southern part of the vast region between Mount Kailash and Rishabh, the peak is said to be the origin of four particularly powerful and effective medicinal plants. These are the Mritasanjibani or Sanjibkarani - that is, those who can resurrect the dead. Bishalkarani - which can remove all the blackness - clay, toxins from the body. Suvarnakarni - which can make the body healthy and beautiful and

Sandhankari or Sandhani - which can attach broken bones. The external symptoms of these medicinal and herbal plants are said to be all fragrant or pungent and radiant. The smell emanating from these plants would have been fragrant throughout the region. That is why the Oishadhi mountain was called Gandhamadan mountain. The kind of mountain and cool ecosystem needed to grow medicinal plants was the same in today's ecosystem.

(C) Evergreen forest of Lanka

There is no natural difference between tropical deciduous forests and green forest forests of Lanka. The forests of Lanka have developed with both natural plants and normalized plants.

The character of normal forests is basically dense jungle. Like normal forests, rocks, mountain trees, ample water resources and biodiversity are present here. The trees mentioned in the description of the dense green forest in Lanka of Balmiki are - Saral, Khejur, Piyal, Kabidar.²⁰

In the context of life, only aquatic birds have been explicitly mentioned. But there is no mention of any wild animals. Normalized forest is that forest plant, creeper, not self landed. From other places it has been planted and cared for, i.e. it is a created forest. Such a detailed portrayal is given in Balmiki's description. Such as - Ashoka forest. As well as the evergreen forest, the features of the natural forest ecosystem continued in the Ashoka forest, although the Ashoka forest is a naturalized forest and as one so unadulterated. In all these naturalized forests, vast open lands were kept. Ecological solidarity continued to combine forestry and water resources diversity - creating artificial ponds in addition to natural streams and rivers. Even by changing the course of the hill river by making the forest flow through it. The afforestation of various mountain and mountain valleys with herbal plants resembles the hilly ecosystem of the region like Kailash and Gandhamadan. The afforestation of various mountain and mountain herbaceous trees resembles the hilly ecosystem of the region like Kailash and Gandhamadan.²¹

The forests that were created as a result of the expansion and normalization of vegetation, plants, etc., and as a result we know, the major biodiversity issues, the following are major:

- a) Ashoka flowers of different types and colors - golden, gorgeous red or any other dark color - Bakul and Vabya (neem).
- b) Champak, sandalwood, nagkeshar, shawl, uddalak. Besides, different flower and fruit trees according to the season.
- c) Kalpavriksha (Santanak) - fragrant and alcoholic innumerable climber, pratanavati and alasala.
- d) Extensive water lily and lotus forest and aquatic flowers throughout the watershed.
- e) Popular birds include geese, storks, chakras, peacocks among lyrical birds and especially deer among wildlife. The Ramayana speaks of three major ecosystems. But even there, the ecology of tropical pornmochi forests is not exactly the same everywhere. Especially Balmiki where he says the idea of forest and the art of juice and the signature emphasizes the sacred connotations and spiritual environment of all the forests. This may be because there are some differences in some of the features of these forests. The evergreen Ashoka forest of Lanka, as a garden or created forest, is missing the natural diversity of the forest.

Environmental awareness means in the general sense where human existence is the way to sustain its existence. It implies that the environment that surrounds living beings as a whole, (especially humans) survives. Also another aspect of environmental awareness is some moral commitment to the surroundings - air, water, trees, etc. All the while they thought of protecting an environment for worship.

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RETAIL TRENDS AND COVID CRISIS: INDIAN EXPERIENCE

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Abstract

Due to first and second wave of corona pandemic, the retail business of the country has suffered a lot in the last one and a half years. The Indian retail business sector comprises 7 crore small and medium traders, and give employment to over 45 crore people. About Rs 14,000 crore is traded daily in the country's retail market. The Corona crisis has stopped the wheels of Indian retail trade for a long time. The health impact of the corona virus is certainly a big problem but what is worse is that it is also a source of unprecedented economic loss. The first wave of Corona affected the Indian economy a lot. But, the second wave has broken the backbone of the Indian retail industry. Now the danger of the third wave is also there.

The impact of Corona on the Indian retail sector has been discussed in this research paper. Apart from this, the changing behavior of Indian customers has also been discussed in this paper. This research paper is mainly based on secondary data and interviews with customers and shopkeepers.

Due to the two consecutive waves of Covid19, there is a long term mourning in the retail sector of India. The Reserve Bank of India (RBI) has estimated that the loss in economic output caused by the second wave of the covid-19 pandemic will be around ₹2 trillion.^{1,2} In the first wave of covid, the customer was less scared than in the second wave. The second wave has terrified him. Those who were unemployed in the first wave, the second wave completely destroyed their deposits. The retail sector is the thermometer of India's economy. The presented paper is focused on three important issues. First current status of Indian retail sector, second, changes in consumer behavior and finally future of retail industry in India.

Key words: Retailing, customer mood, Omni channel retailing, A virtual fitting room, video presentations, online and offline retailers. Organized retail formats

Retailing, aims at end users. It is a process selling of merchandise and certain services to consumers. When a business set up sells products directly to the consumers, it is retailing and when a business set up sells products or services to the intermediaries who do not consume the product but act as medium of part of distribution chain through which end users get products are wholesalers. Traditionally India was a country of small retailers. It ordinarily involves the selling of individual units or small lots to large numbers of customers by a business set up for that specific purpose.

In the second wave of Corona, India's retail industry has been badly affected. This effect is

many times more dangerous than the first wave. This time every person has lost a close relative. Fear has engulfed the minds of people. This fear is of death. Expenditure on medicines and health needs has increased by Rs 4-5 thousand per family. Huge disappointment is visible in every industry except the pharmacy industry. The fresh wave of Covid-19 in the country has pushed up sales of medicines and resulted in exponential growth for the pharmaceutical sector. According to total sales audit data from world's largest pharmaceutical market research firm IMS Health, the Indian Pharma Market (IPM) grew 59 per cent yoy in April, 2021 vs 16 per cent yoy in March, 2021 due to the low base effect in April, 2020 and sharp surge in Covid-19-related sales.³

But hundreds of doctors and health workers associated with this business have also become victims of corona. According to Indian Medical Association (IMA) total of 646 doctors have died due to Covid-19 in the ongoing second wave in the country.⁴ Covid has badly affected the organized retail business in India. According to a report published in India today malls have incurred a loss of about 3000 crores so far. In the first wave, 40 percent of goods workers lost their jobs. In the second wave, the mall business is closed for the last three months.⁵

This pandemic has greatly affected the spending capacity and spending pattern of the customer. People are buying only essential items. Unemployment has increased so much that many unemployed have opened shops in their homes. In the first wave, the street shops had made a lot of profit. But in the second wave their profits have also come down. According to a report, there was an increase of 4-6 percent in the business of small shopkeepers in the first wave. But in the second wave it has come down to 10-12%. This time there was no hoarding competition among the people. The production and distribution of consumer goods continued well. Apart from this, the public did not even have money to buy household goods in large quantities.

Retailers learned a few lessons from the first wave of Covid-19. This helped them a bit to save their businesses from collapsing. They launched Click and Collect services. Further measures include faster fulfillment options, enhanced inventory management and improved supply chain and logistics operations. The trend of online shopping has changed dramatically due to the COVID-19 pandemic. Many online retailers have extended their reach to the villages. They are increasing their consumer base by offering products at reasonable prices. The pandemic has severely affected the spending capacity of rural buyers. Here the price of the goods and the simple technology of purchase and payment are very important. Since the e-commerce industry is not as popular in India as in other developed countries, retailers should increase digital and technology investments to improve online capabilities and ability to flex demand. Apparel retail sales in

India were projected to reach INR 5,845.1 bn in 2021.⁶

But a complete/partial lockdown, restrictions on social gatherings and restrictions on movements have dampened the demand for apparel like any other non-essential products. Apparel retailers were optimistic about increased demand from the wedding season in 2021, which was unfortunately hit by a second wave of the pandemic. The weekend lockdown in some states has also been a hindrance in the recovery process, as most business happens over the weekend. For the first time in the history of India, there is silence in the market places even during the wedding season. Never before has such a profound impact on customer sentiment and lifestyle been seen. Omni channel retailing bedding is an optimistic trend. Online retailers have made a lot of money in wedding month. But, the effect of less buying has been on the entire industry. Online companies are adopting new ways to give consumer real life experience offering them virtual trial and video based sales calling and integration between online and offline retailing is going further. **A virtual fitting room is a type of technology that allows shoppers to try on items virtually.** Shoppers can virtually try on clothing items or beauty products without physically touching the item itself. The augmented reality (AR) or artificial intelligence (AI) technology places the item over live imaging of the customer, so they can check the size, style, and fit of a product they're thinking of buying.⁷ It's estimated that the COVID-19 pandemic accelerated the shift to ecommerce by five years. Virtual fitting room technology is excellent for retailers trying to bring their brick-and-mortar business online.⁸

We are living in **omni-channel retailing**. Omni-channel retail (or omni-channel commerce) is a multichannel approach to sales that focus on providing seamless customer experience whether the client is shopping online from a mobile device, a laptop or in a brick-and-mortar store. According to Harvard Business Review, **73 percent of all customers use multiple channels** during their purchase journey. Omni-channel retail (or omnichannel commerce) is a multichannel approach to sales that focus on providing seamless customer experience whether the client is shopping online from a mobile device, a laptop or in a brick-and-mortar store. According to Harvard Business Review, **73 percent of all customers use multiple channels** during their purchase

journey.⁹ The **online** retail **market** in **India** is estimated to be 25% of the total organized retail **market** and is expected to reach 37% by 2030-27. The increase in **online** users has been witnessed across various segments coming from Tier 2 and 3 cities.¹⁰ In India post paid is the preferred mode of e- shopping.

Conclusion

The second wave has affected India's retail industry more than the first Corona wave. Many more people have died in the second wave than the first wave. That's why people are very scared. They are not taking the risk of stepping out of the house. This fear has badly affected the mood of the customer. Small shops have been opened by unemployed people in their locality. Therefore, the competition among small shopkeepers has also increased. Due to rising unemployment and decrease in currency circulation, the demand for goods has come down drastically. Therefore the condition of both the producers and sellers is bad. Malls and big stores have been closed for a long time. It has become difficult for them to pay the rent of space. Except for the drug/medical store shopkeepers, all the other shopkeepers are badly affected. Due to the restrictions on the movement of people, the movement of customers in big markets has stopped. E-commerce has also been hurt by the second wave of corona. The worst affected categories has been the fashion, electronics and lifestyle related products. Retail sector needs government support. For the safe movement of customers in the markets, along with efforts at the government level, the vigilance of the shopkeepers is also necessary. Safety and caution are the biggest issue today. It is the responsibility of both the government and the market to guarantee the safety of the customer. A scared customer is the biggest challenge for the market. The condition of the market can improve only by making him careful, fearless and cautious. The government is gradually removing the lock down restrictions . But after removing the lock down, crowd will rush into the market placed . And this crowd will invite the third wave of Corona. Business does not have a solution to this difficult challenge. When fear is real, it has to be done at the grassroots level to overcome it. We have to increase the speed of vaccination. Until 70% of the people of the country get vaccinated, there will be an atmosphere of fear in the market.

Until the danger of corona is averted, shopkeepers will have to try to reach the customer in new ways. This means that the online sector has a little more advantage over offline retail. Therefore every shopkeeper should be ready for online as well as offline retailing. Corona has changed the principle of retail business a lot. Now the old situation is not going to come back. Therefore, the retail traders should learn to live with the new circumstances. Without assimilating the new technology, it is impossible to shop in the post-corona period - this is not only for the cities but also for the villages.

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MUSLIM WIDOWS: VOICELESS STORIES OF INVISIBLE WOMEN IN INDIA

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Abstract

This academic paper attempts to explore and expose the constant forces that mold the Indian Muslim widows into weaker, voiceless shadows. A need of pragmatic shift in our perception towards the Muslim Widows of India is heightened by the witness of conspicuous absence of scholarly writings concerning this. Moreover, there is a lamentable lack of reliable data concerning the Widows of India in general and that of Muslim widows in specific as well. Most of them are conducted by NGOs who often fail to include widows in context of wars, pandemics, farmer's suicide etc. This paper deconstructs and displays the subjugation by hegemonic forces and oppressive patriarchal politics that leads to their ghettoization, oppression, and exploitation.

The paper enquires and examines the social rituals especially that of Muslim culture which exacerbates the lamentable condition of its women. It exposes the grief of widowhood wherein the loss of husband intensified by financial problems, social exclusion, debts and loan taken by husband, torture by in laws, humiliation, religious obligations, is captured. Lack of education and income to sustain their lives leads them to streets for begging and into prostitution. This paper is based on interviews by different caste and economic class of Muslim widows. Their struggle is translated in words which exposes the vices of power structure politics, social exclusion in an organic manner. "Widowhood is a state of social death, even among higher castes." Says Dr V. Mohini Giri, activist in the fight for women's rights. She was nominated for Nobel peace prize in 2005 along with being the founder of War Widows association in 1972.

India is home to 40 millions widows but how they are treated in India is not at all homely. India observes 23rd June as Widow's day which is symbolically as forgotten as the widows of India. Muslims are a minority in India and widows in the very Muslim community. But, the worst of imaginable conditions will not end on Muslim widows because child Muslim widows is yet another frequently observed creatures in India in the 21st century who will be considered, at least here.

Methodology

This Paper attempted to explore the under researched topic throwing light on the dark lives of Muslim windows. The best suited

method for the exploration of social structures and behaviors concerning Muslim windows was *Qualitative Ethnography* which allowed me to have one on one conversation with the windows of the Muslim community and to observe and analyze the behavioral patterns, social structures and the prevalent culture. To get a better insight about the topic, I conducted five interviews of the windows in March 2020, who were residing in the jeevanganh area of Aligarh at their own residences, One of them didn't let us record as she was not comfortable giving any sort of details about her and she suspected us of collecting details regarding NRC/NPR. I also had a couple of interviews on phone of windows in my neighborhood in Gorakhpur. All the interviews were recorded on phone. Interviews were *Unstructured* and

short (approx 7-8 mins). I chose women from different caste, financial background, age group and education in order make this study an eclectic one. Then, all the data was transcribed and analyzed thematically. All the six interviews were coded and understood in relation to participant's perception and motivation. As the methodology was less controlled in provided more space for interpretation and understanding of the social norms, cultural practices, superstitions, and its effects on the suffering lives.

Literature Review

Not much has been spoken or written about the widows. This itself is an effective evidence of the oppression they suffer, but there happen to be some writings, obviously with grief and oppression dominating the scene, who hold the conditions of widows. One such book is '*Living Death: Trauma of Widowhood in India*' by V Mohini Giri. This book deals with 25 case studies which deals with marginalization of widows of certain region. The socio-economic conditions of them speaks through the stories assimilated in it only to prove yet again that widows are considered as lifeless desexed creatures. This book is an entrance to a dark tunnel which finds no end. The real Stories of widows of Jammu Kashmir and kargil wars echoes endlessly to introduce us the reality of the oppression widows are subjected to in India.

'*Windows in India: Study of Varanasi and Vrindavan*' by Bindeshwar Pathak and Satyendra Tripathi is a documentation of widows of India, specifically Vrindawan, who apart from bearing the frustrations of Widowhood also endure cruel emotional and mental deprivations. It also questions the exclusivity of renunciatory life prescription by Hindu Dharma Shastras. This book puts forward a powerful argument that widows need social security for their survival. This work intrudes into the socio-psychological aspect of Widowhood. It exposes us to the attitude of people towards widows and also to their own self image. This work wonderfully suggests ways to be adopted by states and organisations to empower and reorient widows as the charge takers of their own lives rather

than being passive receivers of other's charities. The work reveals the pathetic condition of widows by the hands of orthodoxy, superstitious beliefs, patriarchy and obscurantism. Muslim Windows: Stories of Long Forgotten Beings.

The collected data showed multiple underline problems that widows face perpetually in the muslim community. Although, other communities are no better in treating widows, it has been found that most of problems are deeply rooted in the financial aspect of their lives. Their basic survival needs, fundamental rights, and any sort of help from family or government is non-existent. The study will take you into the lives of a few widows who breathe but have long forgotten the meaning of 'living'.

Poverty

Shabila khatoon, married at the age of 15, is widow of 22 years and a mother to five children, three daughters and two sons. She came from Bengal to Aligarh and works as a maid to earn a living for herself and for her children. She earns 3000-4000 rupees per month which she says is very less to sustain a family of six members. She says, "*Paise hi nahin hai toh kahaan se padhenge bohut muskil se toh pal rahe Hain*" (There's no money... How would my children go for an education? it is a struggle to raise them"). On being questioned on how her husband died she murmured in a hesitant way, "*Nasa karte the*" (..He was an addict) while her youngest daughter was playing with her sari's pallu. She faces severe economic crisis and she adds that the religious obligation of Iddah wherein one needs to observe a time period of four months and ten days without stepping out of the house, exacerbated her condition as she had to feed her children for which going out for searching and getting work was a need. *Shabila* picks from her memory an incident after his husband's death and says, "*saadi biyaah Mai hath lagana Mana hota hai*." (it's prohibited to perform marriage rituals for us). They're consider unlucky and Hence, are excluded from celebrations. She says, '*Hamari ladki bahut acha padhti hai jaati thi aanganbadi par ab band Kar diya h*' (My daughter went to the

aanganbadi for her education but now, it has been closed.) Every ray of hope of a better future is obscured by some or the other power politics. As the conversation ended and I began to leave her rental house, she called her son, who was 9 or 10 years of age and said, 'Isko kahin kaam pe lagwa do'. (Provide him some work!). This is a story of how 'Rabbatul Bait' (housewife in Arabic is called 'Rabbatul Bait' which translates to 'Queen of the house') changes to the bad omen by the superstition and inhumane behavioral patterns of the society. She is a representative of most of the widows who come from weaker sections of society who are turned into invisible ghosts after their social deaths.

Social Exclusion

Sara begum, an old aged Muslim widow from Aligarh district, on being enquired about when her husband died responds "*Bohot saal ho gaye, Hame Nahi pata*" (It's been many years, I don't know). She says it was problematic at that time when she entered Widowhood but now, it is absolutely fine for her. Her only son was a little boy that time and she had to beg for money to sustain their living. In an attempt to forget the past pains she clearly forgot the years and dates.

Sara begum has embraced her pathetic condition. She added "*Log Ka sunaenge, hamai suna det Hain*" ..Her half left incomplete sentences had epics full of pain and oppression. Widows are considered as ominous and wicked they're considered by the society to have eaten their husbands and Hence, encountering taunts and abuses are a commonplace thing for them. Sara begum is one of those Muslim widows who have lost all hopes for a better tomorrow. The emotional wounds that she carry with herself is too deep to measure the atrocities committed against her.

Upbringing of Children single-handedly and 'Iddah'

"*Mera toh sab barbaad ho ...bas bachho ke liye hi jinda hain*" (I've lost everythingI am living only for my children) says Daraksha khatoon, a muslim widow in her mid 20s, while

she talks about her husband's death. Daraksha is a lower caste woman from Gorakhpur who was observing her quarantine (Iddah) period. In Islam, *Iddah* or *Iddat* is a period of four lunar month and ten days after the death of the husband that a woman has to observe following certain prescribed instructions which can be not stepping out of the house or not beautifying yourself. Her husband died of Dengue and left her with three children, two daughters and one son. She was tortured by her mother in law and her sister in law. She was always taunted and sometimes beaten by them. After this loss she moved to her mother's house with her children. She says, "*Pehle mere Bachche school jaate the Inglis medium... madarsa bhi jaate the ...ab sab reh gya*" (My children used to go to School that too to an English medium School and to Madarsa (Institution for Islamic teachings) but now, everything has been left behind.). She said smiling, "*Abhi toh iddat पूरी krlein teen mahine hi hua h phir kuch Kam krenge...aese Ghar baithe Ghar ni chalega*".(I've to complete my quarantine period and then, search for work to run the house.) Poverty is one of the major issues of widows and it is made worse during the quarantine (*Iddah*)period wherein the widow is not allowed to step out of the house. It is not only the wife that suffers but children of these widows are no less sufferers which adds to their helplessness.

Accusations/ Allegations

Rashida begum, a Muslim widow in her late 60s, is from Gorakhpur district and she runs the house on her late husband's pension. She has three daughters (Arzoo and shiba are married) and one son named Shazi. Chandni is the youngest daughter who's of 30 years. Rashida begum tells that after her son's marriage he's detached himself from her. He also abstains himself from any financial help even in the time of crisis. She tells "*Motiyabind (cataract) ka Operation tha vo bhi ham khud se karae h... ek rupya kisi se ni liyaJo bacha ke rakhe the lagaya..*" (I recently underwent a surgery and I was offered no help.. I paid the money from her savings).

Chandni has rejected many marriage proposals as she cannot leave her mother alone. Rashida begum tells that she faces nasty accusations on

her. She says that if any male relative pays a regular visit to her, people find it objectionable. She adds” *kehne waale bohot kuch kehte h ... Allah sab dekhta hai*” (people will say whatever they want to...God sees everything) with a deep sigh. A woman who’s lost her husband is not just considered ominous but the society also stamps her as ‘promiscuous’. Even the immediate family treats them as a burden and detaches themselves at the time when they need support and help. Even if a widow escapes physical torture the society will never spare them of a mental or psychological one.

Child Widow

Julie became a widow at the age of 16. She was married when she was ten years of age. She couldn’t not understand the loss until she was told the way to mourn. She was sent back to her mother’s house after completing her Iddah but She was not allowed to wear bright coloured clothes or any make up, not even Kohl. She was not allowed to wear any piece of jewelry and stepping out of the house unnecessarily (even after her Iddah) was discouraged by her family. She was too immature to even understand what happened with her. She was remarried to a widower man of around 50 years after four years of his husband’s death. She does ‘kothi’ (works as a maid) for earning money and to run her family as her husband does nothing for a living. “ *Ghar Mai pade rehte Hainkuch nai krte* ”, (he stays at homeand does nothing) Julie says when asked about her husband’s work. Julie is one of those little girls who never saw what childhood is. Who never played with dolls. She, long before death approached her, was killed by social obligations that was required for her to abide by. Widows are not asked to die with their husbands but they aren’t allowed to live either.

Problems in Remarriage

Shabnam Siddiqui, is a middle aged upper caste woman. She belongs to a well off family in Maharajganj. Shabnam was married at a very young age of 17. She bore a son named Umair. Her husband died after one year of their marriage. After this unfortunate incident she willingly left her husband’s house to stay

with her mother. She completed her graduation. After 10 years of her husband’s decease, she decided to remarry. “..... *I made my account on a matrimonial website and within a month we got married.*”, told Shabnam. Her marriage with her second husband didn’t work. She was subjected to domestic violence and He gave him ‘talaq’ (divorce) and took away her money and gold jewelry with himself. She returned to her maternal house again. Few months back, In August, she got married again to a man named Lateef who lives in lucknow but Umair, her son, lives with her Nani as the marriage was done on this condition. Shabnam’s story had another deep rooted misogynistic idea that second marriages or having a son from another marriage can make a women less valuable in the marital Market.

The struggle and sacrifices of widows are unheard and unseen. Even though they are not burnt alive on their husband’s pyres, they do burn on the societal pyre that has been created long back and the fire is fueled by new widows who do not know what their crime is.

Conclusion

The interviews of Muslim widows of India from different place, caste, class and age groups have proved that oppressive forces of society against women is not biased. It treats them all the same. This work is tangible testimony of the unheard cries, unseen tears and unfelt pains of the Muslim Widows whom the world forgot. Recognition of their pain and problems can be the first attempt to eradicate their social exclusion and ghettoization. Shabila Khatoon, Sara Begum, Rashida Begum, Julie, Shabnam Siddiqui and Daraksha Khatoon have six different stories to tell but the pains and problems are the same. They represent the community of Muslim widows who have lost voices amidst of the noise of curses, abuses and accusations. They have lost themselves in the set up of society which paints a beautiful picture of inclusion hiding the unbeautiful actualities. Centuries later after the abolition of Sati System, no doubt, the pyre has been changed but their pain remains the same. The lack of research data on Muslim

widows unfolds the importance that they have in our society.

Financial problems, identity crisis, humiliation, social exclusion, accusations, value in marital market, upbringing of children, debts taken by husband, torture by in

laws, domestic violence, problems in remarriage, lack of implement of Government policies and the list goes on and on. Life of a widow has unnumbered problems unsolved and unaddressed.

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COMPARATIVE VOLATILITY BEHAVIOUR OF STOCK MARKET IN DEVELOPING COUNTRIES WITH REFERENCE TO INDIA AND CHINA

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Abstract

Over the last twenty years, professional analysts, regulators, and professionals have attached great importance to modelling and predicting financial market volatility. The key explanation for this burgeoning interest is that uncertainty is used as a risk indicator. The economy of both India and China are the largest growing market which provides potential revenues with lucrative opportunities. The analysis aims to learn these countries risk-return relationship as well as volatility in their financial markets by using the GARCH, GARCH-M and E-GARCH models from March 2000 to April 2019. In both the selected countries, the analysis revealed a significant asymmetrical effect, although the required rate of return with conditional variances was not identified. It is also found that the current volatility has been explained by recent news and historical volatility.

Key Words: GARCH, E-GARCH, M-GARCH, Option Pricing, Volatility

Introduction

Financial market simulations and predicting volatility drawn great attention in the last twenty years since the publication of Engle's conference paper by university researchers, political leaders and professionals (1982). The primary cause is that volatility has been used as a risk measure and distinct financial market participants want this metric for varying objectives. It is a great deal of interest to find out the volatility cluster in the stock market in modern days. Portfolio analysts and stakeholders, for example, require volatility like an element in investment management. It's required for the valuation of derivatives instruments (particularly in option pricing). "Volatility is a rate at which the price of an asset or security increases or decreases. Generally, volatility is measured by calculating the variance or the standard deviation between returns of the same security or index. It shows the pricing behaviour of the security and can be used to estimate the

fluctuations that are likely to occur in the short term. It also defines a range between which the price of a security or asset is likely to move in (Shaik, M., & Sejpal, A. 2020)"

Returns on financial assets are commonly considered to be almost unexpected. This is not about variation, but is referred to as mean. The volatility measurement variance provides significant details that are used to estimate and predict. Time series for the financial years show 'clustering volatility' intervals. A clustering of volatility implies that a historical data displays extraordinarily high volatility intervals, accompanied by relatively peaceful intervals. In different areas of finance including risk analysis (e.g., VaR in banks), pricing options, investment management, intraday trading, etc, being able to predict volatility is very critical. Uncertainty is also now a trading problem. Financial market instability seems to

have an effect on fiscal, financial and macroeconomic policies.

A very renowned Black-Scholes (1973) option pricing model necessitates a measurement of stock return volatility. Quantification of financial risk is needed by financial bodies and financial institutions. "The principal difficulty is that volatility is not constant over time and that financial market volatility exhibits certain characteristics that are specific to financial time series (Bollerslev, 1986 and 1990)". As a result, financial economists and professionals have generated a series of time-varying volatility models that compensate these behaviors. However, investments in these economies are looking quite lucrative still one should understand the basic nature of the underlying countries' stock markets. The present study is an attempt in the same direction as it examines the relationship between time varying return and volatility in these five markets named Brazil, Russia, India, China and Mexico.

Review of Literature

Guidi (2009) studied the stock market of Swiss, UK, and German by using GARCH class models like E-GARCH and concluded that it is the optimum model in predicting stock price volatility as well as clustering of uncertainty. Sabiruzzaman et al. (2010) studied the stock price volatility in Hong Kong stock exchange by making a comparison between T-GARCH and GARCH model to measure both the model's level of accuracy and found T-GARCH model outperform GARCH model considering the effect of leverage on the movement of stock prices. Liu and Huang (2010) concluded by studying the volatility effect on S&P 100 Index is that in case of predicting stock price movement and volatility behaviour GARCH Model outperform all other models because of its forecasting and modelling capability with concurrent assumption particularly in informational asymmetry as well as unlike dispersals. Werner et.al., (2014) compared the ANN and GARCH models in 3 Latin American stock exchanges from Brazil, Chile and Mexico. They concluded that ANN models outperformed a simple GARCH (1,1) in

forecasting in these markets. Ola Johnson (2018) made a comparative analysis of ARCH type models and Artificial Neural Networks. The results showed no evidence of ANNs prediction outperforming the traditional models. Godfrey Joseph and Ismail B (2020) compared the GARCH type model with machine learning models and concluded that the Multilayer Perceptron Neural Network superior to the GARCH model in forecasting monthly returns.

Research Gaps

"A lot of literature on price volatility appear to have mostly concentrated on single stock exchanges, small numbers of markets, and African economies (see for ex. Gabriel, 2012; Lim and Sek, 2013; Guptha and Rao, 2014; King and Botha, 2015; Ismail et al., 2016; Herwarth, 2017)". Nevertheless, research on various types of economies, like mature, developing, and emerging markets, are scarce. The goal of this work is to look at how uncertainty, anomalies, and leverage impacts significantly affect capital markets. As a result, current study adds to the growing literature by expanding research into the measurement of volatility in both India and China, two developing countries of the world entails of evolving and mostly mounting stock markets.

Objectives of the study

- a) To contribute to the existing literature on stock market volatility especially of two globally growing economy India and China.
- b) To study the time varying return and volatility of these two nations.
- c) To find out whether the current volatility is influenced by historical uncertainty.

Research Methodology

"According to the Goldman Sachs report India, and China are the most emerging markets over the world. Goldman Sachs argues that the economic potential of India and China is such that they could become among the five most dominant economies by the year 2050 (Shaik, M., & Sejpal, A. 2020)". As a

result, the study's sample was drawn from these two key emerging markets. The SENSEX index is being used as a benchmark for the economy. SENSEX is an Indian stock market index that includes thirty of its most popular growth companies traded on the Bombay Stock Exchange Ltd. (BSE). It is also used as a measure of the economy's overall efficiency. Similarly, for China Shanghai Stock Exchange (SSE) has been taken for the study. The daily closing prices of all indices were collected from their respective stock market websites from the period March 2000 to April 2019. Stock values were transformed to standardized residuals on a daily basis. The log - linear variance of prices from two

consecutive periods is used to calculate the rate of return in this analysis. "Time series data are often assumed to be non-stationary. It is thus necessary to perform a pre-test to ensure that a stationary relationship existed among the variables. This would avoid problems of spurious regressions (Banerjee, A. and Sarkar, S., 2006)". The basic Augmented Dickey-Fuller (ADF) test is used in the analysis to check for the existence of unit roots. To check the implied volatility information for multiple attribute values and forecast through GARCH/GARCH-/EGARCH/models, the econometrics analysis package MS-EXCEL and EViews were used.

Empirical Analysis

Table-1: Descriptive statistics of two Countries stock market returns

Statistics	INDIA	CHINA
Mean	0.012	0.008
Median	0.001	0
Std. Dev.	0.021	0.013
Kurtosis	8.497	7.341
Skewness	-0.106	-0.098
ARCH-LM Statistics	107.697(0.000)	48.945(0.000)
K-S Statistics	4.076(0.000)	4.383(0.000)
Minimum	-0.118	-0.093
Maximum	0.16	0.094

Source: Author's own calculation through MS-Excel

Table 1 presents that the Indian stock market provided the highest daily mean return with the highest standard deviation from March 2000 to April 2019, confirming the rule of thumb, higher risk and higher return. China came in second place including a mean return of 0.8 percent and a return series with standard deviation of 1.3 percent. In both the countries null hypothesis is of homoskedasticity but by looking at the P-Value given in above table it can be interpreted that null hypothesis is rejected at 5% significance level. It suggests

that there is heteroskedasticity in stock returns. "The time series have self-explaining power. So sometime these normal statistical tests produce misleading results, in order to remove this ambiguity econometric tools have been used. For an econometric model it is a pre-condition that the series must be stationary (Awartani, B. and Corradi, V., 2005)" and Augmented Dickey Fuller (ADF) is employed to get if these historical data were stationary or non-stationary.

Table-2: Stationarity test of stock market returns of India and China

Augmented Dickey Fuller Test(ADF)		
Country	With Intercept	With Trend & Intercept
Brazil	-38.12856*	-38.12531*
Russia	-34.95468*	-34.99189*
India	-37.69513*	-37.68983*
China	-37.11691*	-37.10996*
Mexico	-38.10030*	-38.09711*
Critical Values		
1 % level of Significance	-3.432483	-3.961305
5 % level of Significance	-2.862367	-3.411402
10 % level of Significance	-2.567255	-3.127552

Source: Author's own calculation through EViews 10 *Rejecting Null hypotheses 0.05 level

Table 2 shows the results of the experiment. At the 5% level of significance, all series are stationary, as seen in the table. The null hypothesis that the series has a unit root is

discarded in both tests because the test statistics in both cases are higher than the critical values provided in table.

A. INDIA

Table-3: GARCH and GARCH-M Model of INDIA

PARAMETERS	GARCH			GARCH – M		
	Coefficient	Z – value	P-value	Coefficient	Z – value	p – value
Return Equation						
Intercept (c)	0.0012	3.4016	0.0001	-0.0003	-0.0439	0.002
AR (1)	0.0151	0.7615	0.0000	0.0123	0.5767	0.001
Volatility	-	-	-	3.9371	2.6466	0.8027
Variance Equation						
Intercept (ω)	0.0001	5.8554	0.000	0.0001	5.9587	0.000
A	0.0731	8.8609	0.000	0.0953	12.1912	0.000
B	0.8961	81.7093	0.000	0.8672	74.4304	0.000
Diagnostic Statistics						
log likelihood	7212.151			7204.475		
Durbin Watson statistic	1.988			1.9862		
Schwarz criterion	-5.1045			-5.0963		
Akaike Information criterion	-5.1151			-5.1089		

Source: Author's own calculation through EViews 10

Table 3 presents the results of GARCH and GARCH-M model. The coefficient of variance in return equation is negative and statistically insignificant for SENSEX. This result is inconsistent with ICAPM theory .in other words, the market does not seem to price time

varying volatility. The log likelihood value of GARCH-M model in comparison to GARCH model is not significant. Therefore, including variance term in return equation does not make any improvement in model specification. In both model coefficient of both lagged squared

residual and lagged conditional variance term in variance equation are highly statistically significant. Also, the sum of coefficient of lagged squared residual and lagged conditional

variance is very close to unity. This implies that shock to the conditional variance will be highly persistent.

Table-4: E-GARCH Model results in INDIA

PARAMETERS	EGARCH		
	Coefficient	Z – Value	p – value
Return Equation			
Intercept (c)	0.0007	2.7641	0.003
AR (1)	0.9723	0.0201	0.00
Variance Equation			
Intercept (ω)	-0.5616	-12.8031	0.00
A	0.2484	16.1216	0.00
B	0.9556	215.107	0.00
Asymmetry (γ)	-0.1014	-10.985	0.00
Diagnostic Statistics			
log likelihood	7796.184		
Durbin Watson statistic	2.043183		
Schwarz criterion	-5.516219		
Akaike Information criterion	-5.528874		

Source: Author's own calculation through EViews 10

Table 4 presents the results of EGARCH model which shows that the coefficient of asymmetry is (-0.101472) negative and highly significant. The results indicate a

strong presence of the asymmetry effect in volatility i.e., volatility increase disproportionately with negative shock in stock return.

B. CHINA

Table-5: GARCH and GARCH-M Model of CHINA

PARAMETERS	GARCH			GARCH – M		
	Coefficient	Z – Value	p - value	Coefficient	Z – Value	p – value
Return Equation						
Intercept (c)	0.000	1.327	0.844	-0.000	-0.186	0.712
AR (1)	0.007	0.700	0.483	0.013	0.702	0.127
Volatility	-	-	-	2.183	1.282	9.310
Variance Equation						
Intercept (ω)	0	7.05	0	0	6.75	0.00
A	0.06	8.35	0	0.067	17.41	0.00
B	0.92	292.10	0	0.925	264.50	0.00
Diagnostic Statistics						
log likelihood	7469.30			7465.7		
Durbin Watson statistic	1.988			2.008		
S.C.	-5.561			-5.555		
AIC	-5.572			-5.569		

Source: Author's own calculation through EViews 10

Table 5 shows the results of GARCH and GARCH-M model presents that coefficient of variance in return equation is positive which is consistent with ICAPM theory means market price the time varying volatility. The log likelihood value of GARCH-M model in comparison to standard GARCH model is not significant. Therefore, including variance term in return equation does not make any

improvement in model specification. In both model coefficient of lagged squared residual and lagged conditional variance is positive and highly significant and sum of both the coefficient is close to unity means shock to conditional variance will be persistent and impact of GARCH term on volatility is more than impact of ARCH term.

Table-6: E-GARCH Model results in CHINA

PARAMETERS	EGARCH		
	Coefficient	Z - Value	p – value
Return Equation			
Intercept (c)	0.000	1.617	0.105
AR (1)	0.009	0.542	0.587
Variance Equation			
Intercept (ω)	-0.188	-14.297	0.00
A	0.124	22.922	0.00
B	0.988	619.524	0.00
Asymmetry (γ)	-0.025	-5.7100	0.00
Diagnostic Statistics			
log likelihood	7477.03		
Durbin Watson statistic	2.005		
Schwarz criterion	-5.562		
Akaike Information criterion	-5.559		

Source: Author's own calculation through EViews 10

Table-6 shows result of EGARCH model which presents that coefficient of asymmetry is negative and highly significant. It proves that asymmetry presents in volatility means if there is negative news then volatility will be high in comparison to volatility rise as a result of positive news.

Findings and Conclusion

Present study is reflecting the volatility behavior of two developing countries stock market by using GARCH model. In all the cases under the study Coefficient of GARCH model is close to one. This indicates in both the countries conditional variance do exists. It is found that in case of China the expected return from stock market is positively related with the conditional volatility but statistically insignificant as per the result. Current result purports the previous studies who were found the same results by applying M-GARCH model (e.g., French et al, 1987; Choudhary

1996; De Santis, 1997; Lee et al., 2001; Jaeun shin, 2005). Meanwhile, the relationship in case of India between the stock market expected return and volatility is negative as well as insignificant which is consistent with the previous findings of (Christos Floros, 2008). Therefore, it can be said that investors are either getting profitable opportunities or positive returns from their investments by following the relevant market risks, whereas in India investors are castigated by following the relevant market risk. EGARCH model used in this study shows that a robust asymmetric response of conditional volatility is found by using the E-GARCH model with respect to conditional return both positively and negatively in both the countries stock market. This is result is compatible with the findings of (Hojatallah Goudarzi, 2011)/

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SUSTAINABLE DEVELOPMENT THROUGH SMART CITIES: THE NEED OF HOUR

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Abstract

The requirement of sustainable development is the need of hour due to too much increase in population and pollution. Similarly, the natural resources are limited as compared to the requirement for ever increased population. As the word “smart city” add more wealth in association to other types of cities. There is still misinterpretation regarding what a smart city is, because most of the like terms are repeatedly used interchangeably. This article is an effort to explain the meaning of “smart” in the framework of cities through an approach based on an in-depth literature review of important studies at national and international level. Additionally it also recognized the main extent and elements of a smart city. To study the model of smart city, content analysis was done. Hence, it is accomplished that Government must take suitable action to construct a smart city so as to preserve a sustainable development.

Keywords: Smart Cities, Sustainability, Technology, Urban infrastructure

Introduction

In the last two eras, the model of ‘smart city’ has become more and more widely held in orderly literature and international policies. To know this concept, it is important to know why cities are considering basic elements for the future. Cities performed a key role in economic and social parts worldwide and have a vast impact on the environment (Dangelio *et al.* 2015). A study of Sangala (2018) described that to some extent, urbanization and urban development are accountable for creating environmental challenges, containing greenhouse gas (GHG) emissions. Nearly percent of air pollution was produced by different activities in urban areas and cities. At the similar time, the present size of parks, urban forests and other vegetative sectors for environmental protection has slowly declined. Thus, great hope has been held on environmentalists, policymakers, urban

planners and private sector players to search for innovative solutions that help in decreasing carbon emissions. Technological developments now allow cities to be instrumented, enabling the gathering of more data facts than ever before, which allows cities to measure and inspired more aspects of their operations. Cities are more and more “interconnected,” permitting the free flow of information from one discrete system to another, which increases the efficiency of the overall infrastructure. To meet these tasks and provide sustainable wealth for businesses and peoples, cities must convert smarter and use new technologies to renovate their systems to optimize the use of limited resources (Cruickshank 2011).

Smart city at a glance

The concept of Smart Cities initiated by U.S. information Technology Company IBM

(Information Business Machines) corporation. The CEO Sam Palmisano put onward this idea of smart earth on the roundtable in January 2009. The idea that smarter building would lead a new generation of economic investment. This idea was recognized as the information superhighway plan which has received varied and positive declaration. The formation of smart cities is receiving policy focus in countries all over the world. One reason is that throughout the world, the pace of movement from rural to urban areas is rushing mathematically. By 2050, about 70 per cent of the population will be living in cities, and India is no exception. It will need about 500 new cities to put up the entry. Smart Cities offer a conceptual and practical toolbox to deal with unparalleled urbanization. 100 Smart Cities Mission" was launched by Prime Minister Narendra Modi on 25 June 2015. A total of ₹98,000 crore (US\$14 billion) has been permitted by the Indian Cabinet for the

progress of 100 smart cities and the reconstruction of ₹500 for others. ₹48,000 cr. (US\$6.9 billion) for the Smart Cities mission and a total funding of ₹50,000 cr. (US\$7.2 billion) for the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) have been approved by the Cabinet. In 2014, Union budget of India, Finance Minister Arun Jaitley allocated ₹7,016 cr. (US\$1.0 billion) for the 150 smart cities. Yet, only ₹924 cr. (US\$130 million) of amount could be spent until February 2015. Hence, the 2015 Union budget of India allocated only ₹143 cr. (US\$21 million) for the project. The first batch of 20 cities was selected. Known as 20 Lighthouse Cities in the first round of the All India City Challenge competition, they will be provided with central assistance of ₹200 cr. (US\$29 million) each during this financial year followed by ₹100 cr. (US\$14 million) per year during the next three years³.

Figure 1: The Process of Smart City concept



Fig. 1.0 ,Source: pics of smart city process - Bing images, on 10 Feb,2021.

The concept of smart city is based on leveraging the power of data and the use of technology to minimize energy, waste and resource consumption and to attain a higher quality of life by attractive more efficiently and actively with residents. A smart city operates on a 4-steps process, which is given as under

(I) Capture data- The first step in smart city concept is to capture the data sources through different technology based equipments i.e. ICT (Information and Communication Technology) based. The data can capture and stored within a nano second speed with the help of CCTV, Sensor, Electronic chips etc. for fast and easy data base management processes, which

ultimately save a lot of time, money, resources and as well as space.

(ii) Communicate- Once the data is captured, the next step in the process of smart city concept is to communicate the collected information to different concerned organization and people through various communication mode of transport of Government, semi – Government and private service provider organization based on the ICT (Information and Communication Technology).

(iii) Analyse- The third step is to analyze the collected information so as to perform well and provide suitable and safe platform for the people of city. Ex.: The traffic control system of Government will first collect the data, communicate it and finally they take decision about how to analyse the traffic jam problems faced by the people in city, so as to select best option among different alternatives.

(iv) Act- The last step in the smart city project is to act and perform the best alternatives from different available alternatives, so as to provide a comfortable and easy standard of living to the people of city within available limited resources, time, money as well as space.

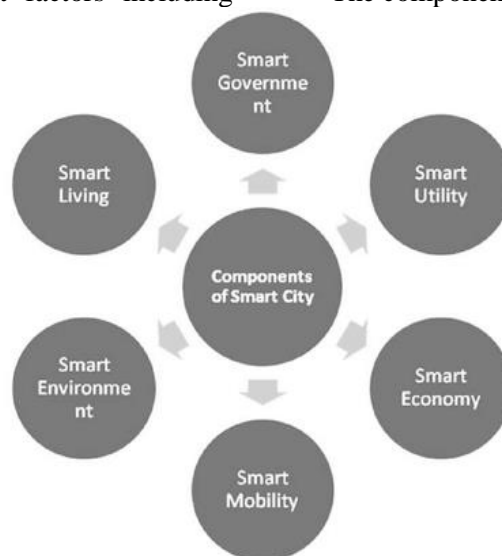
In fact, half of the world's population living in cities, increasing the stress on energy, transportation and water, building and public places, there is a growing need for "smart" city solutions which are both well-organized and sustainable on one hand and can produce economic prosperity and social wellbeing on the other. Several definitions have been put forth for smart cities. Some of them have been emphasized below. "Smart Cities have been considered and defined by a number of features including sustainability, economic development and a high quality of life. These features can be achieved through infrastructure (physical capital), human capital, social capital and/or Information and Communication Technologies (ICT) infrastructure" –European Commission "The Smart City is a process by which cities become more "livable" and strong and hence, is able to respond faster to new

tasks. Thus, a Smart City should enable every citizen to engage with all the services on offer, public as well as private, in away best suited to his or her needs" – Department of Business Innovation & Skills, UK. A city that monitors and integrates conditions of all of its critical infrastructures – including roads, bridges, tunnels, rails, subways, airports, seaports, communications, water, power, even major buildings– can better optimize its resources, plan its preventive maintenance activities, and monitor security aspects while maximizing services to its citizens." - The U.S. Office of Scientific and Technical Information "Smart City is a high-tech intensive and advanced city that connects people, information and city elements using new technologies in order to create sustainable greener city, competitive and innovative commerce and an increase in quality of life with a straight forward administration and maintenance system of city" –Barcelona City(2011). From an implementer's viewpoint, a smart city is one which influences traditional (for example: water supply) and modern (ICT for example) enablers to fuel sustainable economic development, certifying high quality of life and better management of naturalresources³. Global population growth, progressive decrease of energy sources and their subsequent higher cost, climate change and air pollution are some of the key problems that the cities of the future will have to cope with to survive, transforming into Smart Cities and concentrating on Green Building and Smart Mobility. In view of the huge social and environmental fluctuations at the universal level, more and more cities worldwide have focused their development approaches towards smart policies aimed at sustainable mobility, energy promotion of the building standard, rise of energy production from renewable sources, improvement of waste management and implementation of ICT(Information and communication technology) infrastructures. The ultimate goal is to make Smart Cities, able to improve the quality of life of their peoples by contributing a long-term opportunity for cultural, economic and social development inside a healthy, safe, stimulating and dynamic environment. In a smart city, all important infrastructures - including roads, bridges, tunnels, rail, subways, airports, seaports, communication infrastructure, water, power,

and major buildings - are observed in direction to make top use of the services offered to residents (including security services), while cultivating the use of resources. Hence, the critical infrastructures of a city can be made more smart, organized, and efficient by engaging smart computing technologies. The use of information technology for policymaking by people, service providers and city government has given growth to the general notion of a smart city. Somewhat information-centric city features three commonly connected extents: technology, human, and institutional. The “technology” extent contains digital, intelligent, ubiquitous, wired, hybrid, and information elements. Instead, creativity is a main driver to smart city. Human measurement factors including

people, education, learning and knowledge, have important roles in smart city. Finally, the role of government, the relationship between government agencies and non-government parties and their governance are fundamental to the design and implementation of smart city creativities and are considered as organized factors of an information- centric city (Nam and Pardo, 2011). A Smart City is a city accomplished of improving its citizens’ life quality, offering a permanent opportunity for cultural, economic and social development in a healthy, safe, stimulating and dynamic environment. A Smart City is a city that ensures smart economy, smart people, smart Governance, smart mobility, smart environment as well as smart living.

The components of smart cities are as below⁴:



(i) Smart Government- Smart Government includes the adoption of electronic transactions based on the internet connectivity so as to provide 24×7 services for quick, safe and easy transaction as well as to perform well with the grievances of people. Today with the help of smart Governance, people can easily get information on their mobile phone regarding any Government facilities and can also apply on the same in 24 hours on a digital platform.

(ii) Smart Living- The smart city concept provides a smart living to the people of city in day to day life through the different means of ICT (Information and Communication Technology) based equipments in education, health, transport as well as in all Government departments.

(iii) Smart Environment- Smart city project also depends to a large extent on the environment of a city. For the successful implementation of the smart city project, the administration should prepare a proper planning and strategy based on the SWOT (Strength, Weakness, opportunities and Threats) analysis of all natural resources of the environment prevailing in the city.

(iv) Smart Mobility- Smart Mobility things to get better operational effectiveness through linking traffic road information, the vehicle circumstance, real-time data procurement and mixture of urban traffic capacity, as a result achieving soft flow of traffic management with RFID (Radio Frequency Identification)

automatic toll compilation technology and other data gathering instruments. Data are composed mostly from end to end the surrounded RFID chip on community transport vehicles and personal cars, above record monitoring, radar monitoring, hanging car technology in real-time information attainment and GPS (Global Positioning System) position.

(v) Smart Economy- The smart economy requires totally smart equipments based on the advanced technology of electronic, internet and solar based. The purpose of smart economy is to convert the traditional way of living standard to a modern standard of comfort living based on the internet of things (IOT) equipments and as well as well managed connectivity of people and services in the city.

(vi) Smart Utility- Smart utilities represent and described the well managed and connectivity of different services available in the city. The transport, banking, finance, health, medical, education and marketing services should be all based on the ICT based equipments and will provide always 24×7 hours services on an electronic platform in the smart city.

Literature Review- Mansouri *et al.* (2013) conducted a study to understand the impact of smart cities on urban environmental, social and economic sustainability from a holistic perspective. Secondary sources of data were used for the study. They considered the conceptual system model, including sustainable behavior and sustainable planning in order to make urban sustainability for promoting the smart city mission. They concluded that to achieve multi-dimensional urban sustainability, citizen's behavior and government decision making must each become more efficient, effective and sustainable. Also, smart city will require innovation when it comes to planning, management and operation of their infrastructures and resources if they are to cope with the future demands of their citizens.

Singh & Parishward (2014) studied the infrastructural development for the smart urban development in India and to find the scope of progress, encouraged from various

Government policies for successful implementation of smart city development. For the collection and analysis of relevant data source, various secondary data were collected from ten different foreign as well as Indian studies, different parameters for smart city such as- Smart Governance, smart people, smart economy, smart mobility, smart environment and smart living were considered. They finally concluded that truly smart city may use the parameters and rating as a tool to standard with other cities and draw lessons from better performing cities, perhaps resulting in policy transfer. **Nadaf & Nadaf (2014)** emphasized the challenges and strategies for Indian companies in 21st century regarding the concept of green marketing. The authors concluded that marketers have the responsibility to make the consumers understand the need for and benefits of green products to maintain a cleaner and greener environment. There is no single strategy that will work for all companies, it all depends on the own individual objectives, target market resources etc. Thus, in order to be optimizing the economic return on their investment, companies must develop their strategies that transform environmental investment into sources of competitive advantage. They suggested that while the shift to green may appear to be expensive in the short run, it will prove to be indispensable advantageous, cost wise too in the long run. **Selvakanmani (2015)** discussed about the economic benefits, cost of implementation and challenges towards a smart city. Secondary data were used for collection and analysis of data. The various building blocks such as- smart living, smart people, smart mobility, smart environment, smart economy and smart Governance based on the Information and communication Technology (ICT) were considered. The author finally suggested that smart cities are not a question of 'if', but a certainty of how and when. With so many existing cities around the world and many more new ones in the making every major IT company is preparing for this future and working on finding their niche in the smart cities market **Lambole (2016)** conducted a survey on the mission objectives, the implementation guidelines and various challenges of smart cities mission in India for the duration of five year (2015-16 to 2019-20). The author used various secondary

sources of data for collection and analysis of data. Different elements, mission coverage's and implementation duration, strategic components, funds for implementation and challenges for the complication of smart city mission were considered. The author finally concluded that the smart cities mission is good initiatives and if implemented properly and effectively will lead to a better life for its citizens and thereby leading India to a better future. **Shrives & Sinha (2016)** conceptualized the concept of smart city in order to study the role of Internet of Things (IOT) in development of Indian smart cities, understand the IOT policy. They found the key drivers and advantages IOT based smart city and identify the consumer preferences and demographics of Indian citizens when prefer IOT based smart city solutions. They analyzed different dimensions like- traffic congestion, air quality management, smart health, smart energy, smart infrastructure, were considered. Finally, they concluded that the open IOT infrastructure is an ideal middleware platform for smart cities applications because it can aggregate a wide range of data sources regardless of their application.

Hall & Gupta (2017) conducted a study on smart city mission of India by analyzing three different data sources- a citizen survey, smart city vision statement and a list of planned smart city projects. A sample of ten cities was selected to conduct the reliability test. Finally, they found that there are ten most frequent characteristics included in the vision statement, were eco- friendly, sustainable, inclusive, vibrant, economy, tourism, livable, heritage, quality of life and safe. They found city officials' visions for developing their smart cities reflect the goals which are to be achieved in the next five to ten years. The analysis also reveals how city size influences the Priorities of citizens and city officials, indicating that the notion of a smart city in India may vary depending on the population and infrastructure related challenges facing a city.

Sharma & Singh (2017) focused upon the challenges as well as the key areas for development of smart cities in India along with the case study of Chandigarh. For the collection and analysis of data various

secondary sources of data, such as journals, books, websites and reports were used. They considered various components of smart city mission, challenges and SWOT (Strength, weakness, opportunities and threats) analysis of Chandigarh city. They concluded that there is need of hour to plan and build the smart cities in view of resolving the problems of unplanned development, lack of infrastructure, inadequate transport facilities and poor Governance arrangement.

Yigitcanlar *et al.* (2017) analyzed scientific studies focusing on both environmental sustainability and smart city concepts to understand the relationship between these two. They used three database- Scopus, science direct and emerald insight through a systematic review of literature. A review of 25 different studies were studied and considered. They concluded that urgent measures must be taken to combat environmental externalities responsibly, effectively and efficiently have resulted in the rediscovery of the need for more eco-friendly practices. **David Wachsmuth & Hillary Angelo (2018)** suggested that Gray urban nature is the concept of social, technological, urban space as already inherently sustainable, signified by dense urban cores, high-speed public transit, and energy-efficient buildings. They concluded by examining the implications of green and gray urban natures for the politics of urban sustainability. **Gregory Trencher & Andrew Karvonen (2019)** examined a Smart health strategy that includes combination of experiments in monitoring and visualization. Through information provision and enticement for behavioral change. Findings suggest that smart cities have great potential to be designed and executed to tackle social problems and realize more sustainable, equitable and livable cities.

Research Methodology:

In order to make a proper analysis of the concept "Smart city", secondary data were used through content analysis of various research articles, from the time period of 2013-17.

Objectives:

1. To access the components of smart cities for sustainable development
2. To know the importance of smart cities for building sustainable environment

Conclusion:

Urbanization in India is occurring at an alarming rate. The speed of growth in cities poses huge challenges, but also offers big opportunities. By year 2030, 60 percent and year 2050, 70 percent of world's population is expected to live in cities in heavy demand on energy, water, and transportation, building and public spaces. After going through the different review of literature on smart city concept, six different components were discussed as- smart Government, smart utility, smart economy, smart mobility, smart environment and smart living, were needed and required for effective and efficient utilization of available natural resources in the environment, money, time, space and as well as human being in the city. Similarly, for better results of smart city concept, the process of smart city concept should be in a proper sequence order, as – firstly capture the data, communicate, analyze and then finally act based on the ICT (Information and Communication Technology). Since different components of smart cities are smart living, smart people, smart mobility, smart environment, smart economy and smart governance, which were created and maintained with the help of advanced technology and standard electronic equipment's.

Recommendations:

To build a smart city, Government must take proper initiatives to build a smart infrastructure and to improve the level and quality of education along with providing smart Governance. Hence need is therefore felt for smart city which are both sustainable, efficient and can generate social well-being and economic prosperity. Last but not least a smart city effectively delivers the public services to businesses and citizens wherever they may be located for improving the

environmental sustainability, economic prosperity and quality of life.

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AGRICULTURAL STORAGE INFRASTRUCTURE IN JHARKHAND: AN OVERVIEW

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Abstract

Jharkhand holds the second largest Agriculture sector after Mining Sector in the whole of Jharkhand with approximately 38 Lakh hectares under cultivation. The state has emerged as a major player in agriculture in the nation scenario. Agriculture accounts for 14% of GDP and 11% of Jharkhand's total exports. In FY 2013, total food grains production in India reached an all-time high of 180Lakh tonnes (MT). Rice and wheat production stood at 18.3 MT and 11.5 MT respectively. The government purchase food grains from the farmers but does not have the space to stock it. The food Corporation of India (FCI) has lacking number of grain silos (modern storage facilities), and sheltered godowns with passable storage capacities. Hence grains are stored in out-of-doors under CAP storage (Cover and Plinth) crossways the country. This makes grains disposed to rodents, moisture, birds and pests. Unexpected rainstorms and weather make matters worse. Each year tonnes of food grains go waste because of insufficient storage and infrastructure facilities. The wastage of fruits and vegetables is even more than grains. Therefore, food logistic chain in Jharkhand needs huge investment in providing proper storage facilities. Storage infrastructure is compulsory for carrying over the agricultural produce from production periods to the rest of the year and to protect distress sales. The warehousing capacity available in Jharkhand, in public, cooperative and private sector is about 9.26 million MTs and as per State Government's estimates, additional 5 Lakh MTs warehousing capacity is required during the 12th Five Year Plan period for the storing of all major food grains. In the current year budget announced by the Finance-Minister, an allocation of 268 Cr INR has been made for Warehouse infrastructure Fund, keeping in view the urgent need for availability of scientific warehousing infrastructure. Recently, Personal sector participation in Agriculture warehousing has also increased, making this segment more competitive but lots more needs to be done. The objective of this paper is to summarize the Problems and challenges facing the agricultural warehousing, Particularly, within the food grains storage facilities sector and attempt to find possible solutions. The study is predicated on secondary data knowledge out on the current demand and supply scenario in the back drop of key Acts/Policies within the sector.

Keywords: storage infrastructure, demand and supply, potential, challenges.

I. Introduction

A grain protected is a grain produced. These golden words remain as a mere proverb when one visualises the quantum of post-harvest wastages and losses of agricultural produce due to incompetent supply chain management. The reason for such huge post-harvest losses mainly attributes to lack of scientific storing facilities and improper transportation, poor front-end infrastructure, such as inadequate warehousing

conveniences, redundant food processing technology and farmers' inaccessibility to value-added services. It has been estimated that about 55% of their total produce are held by the farmers for their consumption and use which is stored in a crude and unscientific method. The balance quantity is supplied to the central pool and delivered at the nominated warehouse or at the local mandi earmarked for procurement or delivery. The procurement agency collects the quantity deposited to the central pool by

the farmer and transports the same to the FCI or nominated warehouse. Often the stock stored in the warehouses remain in storage for more than its shelf life due to want of off-take of stock by allottees like Targeted public distribution system (TPDS) and flour mill owners. Such long storage, if not taken proper care of, causes damage to the stock. Since the stock stored in the warehouse is not lifted, the storage space cannot be utilized for fresh arrivals of the ensuing season.

For want of covered storage space, FCI and other storage agencies are resorting to CAP¹ storage (Open storage) of food grains that too without following the norms for such grain storage. As per the scientific storage policy laid down for open storage, the stock is required to be turned over every six months and under no circumstances should food grains be stored under CAP cover for more than a year.²

With the advent of Container Freight Stations (CFS), Bonded Warehouses and Industrial warehouses, the private participants and investors on Agricultural Warehousing including PSUs, are diverting their resources to such economically more attractive and viable options. Private sector intervention should be encouraged by soft loan facilities for construction of agricultural godowns at potential locations and provide subsidy and tax incentives to such entrepreneurs. Perhaps, such positive approach from the part of the planning commission and recommendations of the inter-ministerial committees of the Govt. may go a long way to narrow the gap between production and storage requirements and feed thousands of poverties ridden human population. Government is planning to take steps to utilize vacant government land with railways and other government agencies. As a part of this initiative, a joint venture between CWC and IR has resulted in and Rail side Warehousing Company limited which is constructing godowns at selective railheads.

II. Literature review

The problem of wastage of food grains in a country like India where 18 percent³ of Indians fall below the official poverty line is nothing but criminal. Even with less than 55% crop yield, the storage capacity in the country is woefully short. As in June 2011, FCI was holding 65.5 million MT of wheat and rice against the buffer and strategic norms of 31.9⁴ million MT of food grains. This is against the backdrop of an increased production of principal food grains to 263.2 million MT in 2013-14, an increase of 23.5% during the decade. With increased procurement of food grains by Food Corporation of India (FCI), the principal agency entrusted with the task of feeding the millions of Indians, the storage losses also have increased. The losses are due to both non-availability of covered storage facilities with the agencies and also due to poor management of available storage at the farm level and the organized storage levels.

The post-harvest losses in India amount to 12 to 16 million metric tons of food grains each year, an amount that the World Bank stipulates could feed one-third of India's poor. The monetary value of these losses amounts to more than Rs.50,000 Cr per year (Singh, 2010). Ramesh (1999) reported that high wastage and value loss are due to lack of storage infrastructure at the farm level.

As per estimates available, the storage gap in warehousing capacity in the next 5 to 10 years is around 35 million MT. There is therefore a need of not only sufficient modern warehousing capacity but also ensuring scientific storage methodology to be followed in the storage facilities existing.

III. Objective

The objective of this paper is to provide an insight into the issue of storage of food grains in the Jharkhand, the losses which are occurring due to non-availability of proper covered storage and the scientific storage practices which are being disobeyed in some

cases due to which Millions of tonnes of food grains are wasted. The motivation to carry out research in this area has been because of a study by the Country based Institution of Mechanical Engineers on global food wastage which found that in India, about 21 million MT of wheat is wasted each year due to insufficient storage and distribution systems⁵.

IV. Methodology

The research is basically based on secondary data available in the electronic information domain and various studies carried out like the Comptroller and auditor General of India report on storage management and movement of food grains in FCI, report of the Working Group on warehousing development and regulation for the 12th plan year by Planning Commission, GOI etc. The paper efforts to analyze the issues in the food grain storage area using facts and figures and recommend possible solutions.

V. Discussion and analysis

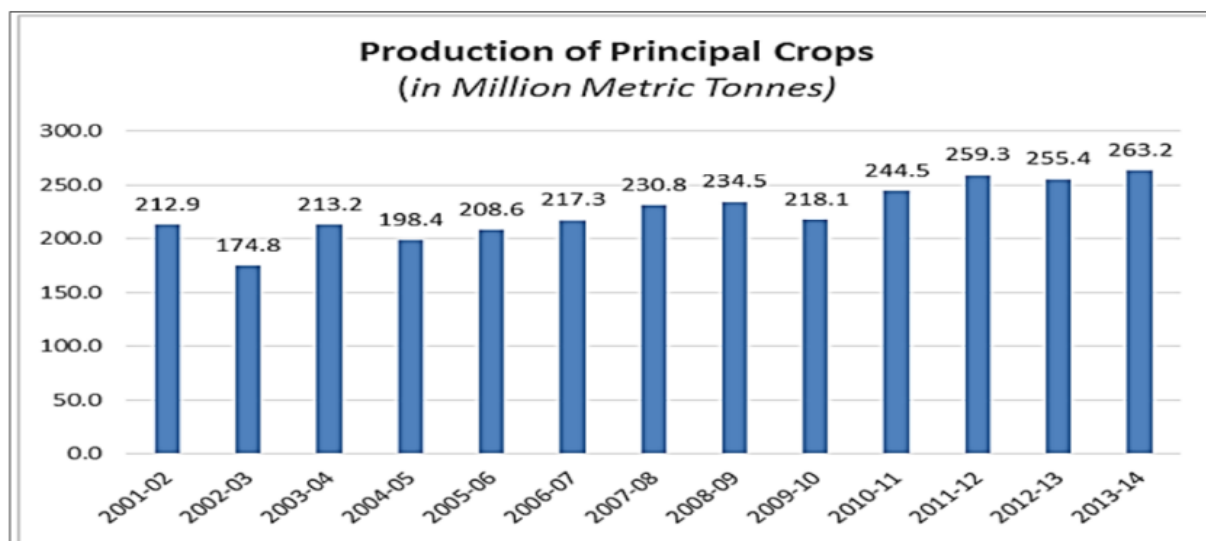
5.1 Food wastage in Jharkhand- As per FCI reply to a query required by an RTI⁶ activist in February 2014, as much as 1.945 thousand MT of food grains was wasted in Jharkhand between 2005 and March 2013. It also said that of the damaged stock, around 84% was rice and 14% wheat. Garhwa Division accounted for nearly 25% of the damages with Ranchi accounting for 5% of the total loss. The Honourable High Court in its order⁷ dated 27th July 2010 had observed, inter-alia, that: “.....In a State where admittedly people are starving, it is a crime to waste even a single grain...all out efforts must be made that not a single grain is wasted....”

5.2 Food grain production in Jharkhand- The agricultural sector in Jharkhand accounts for about 5% of GDP and 8% of export earnings. Jharkhand's arable land area of 79,710 km² is the 15th largest State in

India, after the Andhra Pradesh. Its gross irrigated crop area of 1.8 million hectares comprising 22% of the geographical area. The net irrigated area is about 0.16 million ha, constituting 9.3% of the cultivated area. Being largely rainfed, the state has a cropping intensity of 126%. For higher agriculture production, major constraints of the state are sloping lands with hard rock areas, severe soil erosion, water scarcity, acidic soils, low soil fertility, low input use of agricultural inputs and open grazing in rabi season. The major crops of the state are maize, rice, wheat and chickpea. In spite of these achievements, the crop yields in India are still around just 30% to 60% of the best sustainable crop yields achievable in the farms of developed States. These are likely to be negated in the coming decades due to scientific and technologically improved crop production measures which would increase the quantity of food grains harvested and therefore the storing requirement would further increase.

About 65-70% of the total food grains produced in Jharkhand is retained by farmers for their self-consumption or meeting their other financial requirements. The food grains at farm level are warehoused in traditional as well as in modern storage structures. Food grains are stored in bulk in these storage structures, which are neither rodent proof nor moisture proof. There are estimates that substantial quantity of food grains (about 6.0% to 10% of total production)⁸ are spoiled in these storage receptacles due to moisture, insects, rodents and fungi and also due to transportation. After harvest, the grains are stored at three different level⁹:

- ✓ Producer's or farmer's Level
- ✓ Trader's or private rice millers Level
- ✓ Urban Organizational Storage Level for the central pool by FCI, State government agencies (SGAs)

Fig 1. Agriculture production of principal crops in India

Sources: 1. Directorate of Economics and Statistics, Ministry of Agriculture, GoI, 2. Agri Logistics/Warehousing Opportunities and Challenges By BB Patnaik, MD, CWC)

5.3 Operational framework of food grains management-

FCI is the only government agency entrusted with movement of food grains from the procuring states to consuming states through a network of storing infrastructure owned or hired by FCI in the whole of India. These food grains are distributed by the state governments concluded TPDS and other welfare schemes (OWS). The food grains are also disposed of in the open market concluded sale under open market sales scheme (OMSS) to contain

inflationary tendencies and generating storage space in the states. While four months requirement of food grains for issue under TPDS and OWS are earmarked as operational stocks, the surplus over that is treated as buffer stock and physically both buffer and operational stocks are merged intone and are not distinct able. For distribution of food grains under TPDS and OWS, the GoI makes monthly distribution of food grains to the states and UTs on the basis of their average annual offtake of food grains from the Central pool.

Table 1: Procurement of food grains for central pool

Year	Rice (inThousand Metric tonnes)	Wheat (inThousand Metric tonnes)	Total (inThousand Metric tonnes)
1990-91	117.4	110.6	228.0
1995-96	99.5	123.2	222.7
2000-01	189.7	163.5	353.2
2001-02	221.2	206.3	427.5
2005-06	276.5	152.7	429.2
2006-07#	-	-	343.0#
2010-11	342.0	225.1	567.1
2011-12	348.6	283.4	632.0
2012-13	338.5	381.5	720.0
2013-14	298.3	250.8	549.1
2014-15	105.9*	275.7*	381.6*

Source: Agri logistics/warehousing opportunities and challenges by BB Pattanaik, MD, CWC.

Note –1.* FCI report upto Dec 2014, 2.

- CAG performance audit report on storage management and movement of food grains in FCI

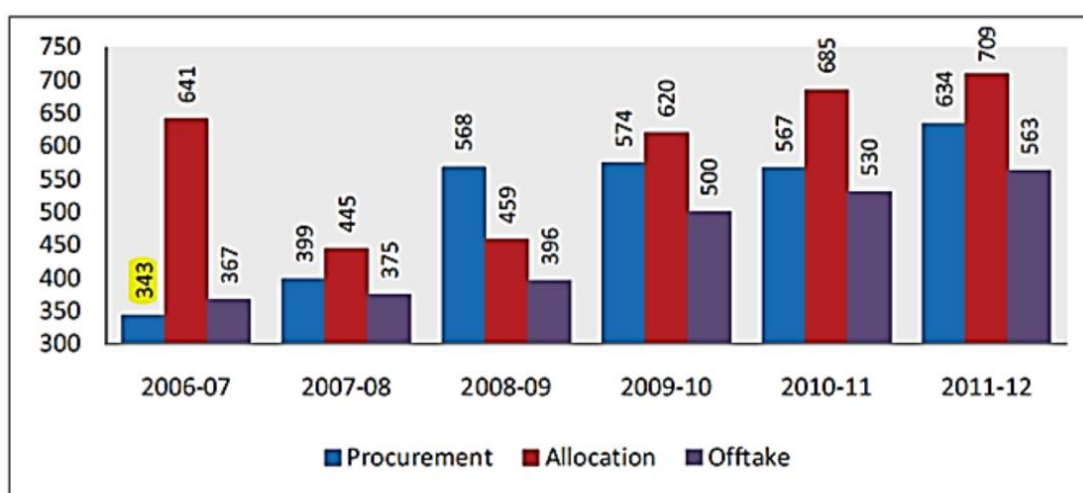
The following is observed by the CAG report¹⁰ in the procurement of food grains vis-à-vis allocation for the central pool:

- ✓ The total average mandi arrival during 2006-07 to 2011-12 for wheat and rice was 28% and 39% respectively.
- ✓ The total procurement of food grains for the central pool increased from substantially from 343 LMT in 2006-07 to 634 LMT during 2011-12.
- ✓ The average procurement of food grains for the central pool increased from 22% (586 LMT) during 2006-07

to 32% (1827 LMT) during the period 2008-09.

- ✓ An important observation in the CAG report was that the offtake of food grains by states and UTs against the allocation (for distribution of food grains under TPDS and OWS, the GoI decides the monthly allocation based on the average annual offtake of food grains from the central pool) by the FCI from its central pool ranged between 57% and 86% during the period 2006-07 to 2011-12.

Fig 2. Procurement, allocation and offtake of food grains (in LMT)¹¹



- ✓ From the above figure, it can be seen that even though the procurement increased only marginally from 568 LMT to 574 LMT in 2008-09 to 2009-10, the allocation has increased substantially from 459 LMT to 620 LMT and the corresponding offtake was 396 LMT and 500 LMT respectively during the same period. This is leading to lesser storage space being made available for the stock of the ensuing season. Unless the stock allocated is lifted by the states and the UTs, the future stocks would be lying in the open which leads to losses.

5.4 Storage management- Storage management is an important link in the whole system of procurement of food grains to its distribution for consumption. At the trader's level and urban organizational storage level, the food grains are stored either in covered storage and open storage. In some cases, proper plinth is not provided, and in the other

cases, dunnage is not provided and food grain bags are stacked directly on the ground causing huge damage of food grains. In some cases, the open storage is done in unprotected open ground without compound wall or fencing, resulting in lot of pilferage and damage by animals. Unless adequate storage structures as per the prescribed specifications are made available, the post-harvest storage loss cannot be curbed.

Even though FCI is the main government agency for the procurement and distribution of food grains held in the central pool, it is also responsible for the management of food grains in the central pool held by State government agencies (SGAs) and Decentralized procurement states (DCP). Due to increasing procurement of food grains from 2008-09 onwards, FCI has had to depend on hired space made available from CWC, SWC, SGAs and private parties as

it sown storage capacity was insufficient to accommodate the central pool stock of food grains. As mentioned earlier, the food grain stock is parked in covered godowns, silos and

uncovered godowns called CAP. The warehousing capacity available in India, with various agencies/sectors is as follows:

Table 2: Warehousing capacity available in India

S No	Name of the organization/sector	Storage capacity in Lakh Metric Tonnes (covered and CAP)
1.	Food Corporation of India (FCI)	156.40#
2.	Central Warehousing Corporation (CWC)	100.85#
3.	State Warehousing Corporations (SWCs)	234.61#
4.	State Civil Supplies	113.0*
5.	Cooperative Sector	150.7*
6.	Private Sector	189.7*
	Total	945.26

(Note- 1.# CAG report, 2.* Report of working group on warehousing development and regulation for the twelfth plan period (2012-17) by Planning Commission, GoI.) The storage capacity available with FCI including hired is as under:

Table 3: Storage capacity available with FCI (including hired) Source: Monthly Performance reports.

As on 31 March	Covered			CAP			Grand Total (in LMT)
	Owened	Hired	Total	Owened	Hired	Total	
2012	130.03	172.13	302.16	26.37	7.51	33.88	336.04

Source: Monthly Performance reports

.With the increasing food grains stock in the central pool held by FCI and SGA excluding

the DCP states, the storage gap with FCI has shown an increasing trend as given below:

Table 4: Gap in storage capacity with FCI (Source: CAG report)

Year	Central pool stock minus food grains procured by DCP states (in LMT)	Total storage capacity (owned and hired) available with FCI as on 31 March(in LMT)	Gap in storage capacity with FCI (in LMT)
2007	210.07	252.07	-
2008	298.89	238.94	59.95
2009	419.94	252.79	167.15
2010	468.72	288.36	180.36
2011	541.38	316.10	225.28
2012	667.89	336.04	331.85

Further, though the total food grains stock in the central pool increased from 457.82 LMT between 2006-07 and 2011-12, FCI increased its storage space through hiring or owned space only to the extent of 83.97 LMT (18%)¹² which is not commensurate with the increase in food grains stock level. Moreover, FCI's own storage capacity increased by a mere 4.07¹³ LMT during the period 2006-07 to 2011-12. Because of not having enough owned

storage space, FCI's hired capacity increased by 80% from 99.74 LMT in 2006-07 to 179.64 LMT in 2011-12 which led to payment of 1,119.03 Cr INR in 2011-12¹⁴. Also, since it could not take over stock of wheat procured by SGAs for the central pool within the prescribed time frame of June each year, even till the end of March of the following years, as much as 120.86 LMT of food grains remained un-lifted by FCI for which FCI had to pay

carry over charges to the SGAs to the tune of 1,635 Cr INR in 2011-12¹⁵. The average annual expenditure incurred on hiring (including carry over charges) from 2008-09 to 2011-12 was to the extent of about 2,265 Cr INR¹⁶.

The storage policy of the GoI aims to achieve availability of storage capacity to meet the storage requirements for holding operational stock of food grains (four months requirement for TPDS and OWS) and buffer stock in different states as a measure of food security. The CAG report revealed serious imbalances in availability of storage capacity and huge shortage of storage space in consuming states:

- ✓ Out of the total of 336.04 LMT of storage space available with FCI, 64% was located in the large procurement states like Punjab, Haryana, Andhra Pradesh, Uttar Pradesh and Chhattisgarh whereas;
- ✓ Only 13% of the total capacity of FCI was with the consuming states of Rajasthan and Maharashtra.
- ✓ The remaining capacity of 23% was being shared by the other 24 states/UTs

5.4.1 Storage of food grains in open space

Normally storage in open in the form of CAP is supposed to be resorted to during peak procurement seasons. The storage in the CAP should not be more than a year with at least one turn-over of the stock every 6 months to retain the quality of the food grains. Further, for proper aeration, the cover is to be removed at least 2 to 3 times in a week. Unfortunately, lot of stock is lying in the open where even the plinths are not available¹⁷. During procurement season, for want of adequate CAP storage facilities, stocks are simply dumped/stacked on open spaces wherever feasible and much of these stock gets damaged because of seepage of water from the ground in the absence of proper plinth or height of ground or due to floods and rains.

5.4.2 Poor condition of storage facilities-

Utter disregard to safe and scientific storage practices have resulted in excessive damages to food grains in the central pool maintained by SGAs in Punjab and Haryana. In addition, failure to ensure early disposal of damaged

stock led to blockage of storage space. The loss due to damaged stock in the Punjab and Haryana region amounted to 21.168 Cr INR and 13.09 Cr INR respectively¹⁸.

5.4.3 Storage of old crops leading to damage

of food grains- As per the extant policy of issue of food grains of FCI, the principle of First-In-First-Out (FIFO) should be strictly followed with respect to the crop year as well as within crop year during which the stocks are accepted. The CAG report of 2013 brought out the non-adherence of this principle as a total of 125.99 LMT of food grains (including paddy) pertaining to crop years 2008-09 to 2011-12 was lying in the central pool as on 31 March 2012.

5.4.4 Efficient capacity utilization-

For optimum capacity utilization of the existing capacity, timely and proper planning of movement and distribution of food grains across pan India is a pre-requisite. Despite storage constraints in FCI, the utilization of existing storage capacity in various states/UTs was less than 75% in majority of the months during the period 2006-07 to 2011-12¹⁹. However, the capacity utilization may not be optimal due to reasons of sudden unanticipated increase in offtake for a particular region or due to unanticipated decrease in procurement.

5.5.5 Non – utilization of available storage capacity for surplus stock of wheat-

With proper planning of timely move of stock from the major procuring states to the consuming states, it is possible to make storage space available for the ensuing procurements and save on the carry over charges that FCI is required to pay to the SGAs beyond the prescribed time period. However, based on the CAG report of 2013, the aggregate wheat stock available with the SGAs of Punjab and Haryana at the end of each procurement season during 2006-07 to 2011-12 was 609.83 LMT, against which the aggregate vacant storage space available in the major wheat consuming states was 164.82 LMT. In a gross misappropriation of silo storage facility available with FCI, out of a total of 4.62 LMT available with it, 3.52 LMT was lying unused for a period ranging from eight to 30 years²⁰.

VI. Conclusions and Recommendations

From the foregoing facts and figures, it is concluded that unless some very drastic measures are taken to improve the storage capacity of food grains, the wastage of food grains cannot be curbed which otherwise could be utilized for feeding millions of poor people. From augmenting the existing storage capacity by construction of new ones through various means both public and private including partnerships, the need of the hour is to revamp the existing storage management of food grains in the country and make people and agencies accountable and responsible for their jobs of ensuring food security. Integration of the entire storage business in India through MIS would go a long way in ensuring timely decisions are taken for optimum utilization of the existing facilities. Some of the recommendations, not in any particular order, for ensuring that the storage losses are minimized are discussed as under:

- ✓ With proper foresight and planning in lifting the stock of the central pool in time from SGAs, money paid as hiring charges and carry over charges to SGAs can be utilized for construction of new storage spaces
- ✓ Adequate manpower and supervision are required for scientific and safe storage in CAP storage.
- ✓ To save costs, proper plinths should be constructed in vacant government lands which can be used for temporary storage of food grains during peak procurement seasons.
- ✓ Hiring charges of FCI would continue to shoot up substantially in future unless owned storage capacity is augmented proportionately as against creation of storage capacity for guaranteed hiring by FCI
- ✓ Poor and reckless management and cumbersome paperwork leading to non-availability of storage space even if the space is held by damaged stock for want of disposal approvals from FCI should be dealt with appropriately by decentralized decision making.
- ✓ Non adherence of safe and scientific storage methods should be dealt with an iron hand and the strictest of punishment is to be enforced and accountability fixed.
- ✓ The total number of covered storages required for meeting the deficiency of 35 million MT is 7000 godowns at the rate of 5000 tonnes per godown. At approximately 1,450 INR21 per tonne requirement of funds for the godowns, the total funds requirement at current rates for constructing 7000 numbers of covered storage is 5,075 Cr INR excluding the cost of land.
- ✓ Alternative route like Private Entrepreneurial Guarantee (PEG) scheme to be encouraged vigorously.
- ✓ Need of the hour is to create a central data base with daily updates from all warehouses as to the availability of covered, CAP storages and silos to better manage the stocks with adequate responsibility and accountability accorded with adequate and competent manpower with high level supervision and quick decision-making freedom and delegation of powers given to the nodal heads.
- ✓ Timely and systematic evacuation planning can lead to utilization of vacant storage space and minimize payment of carry over charges to SGAs which can come in handy for construction of covered storage
- ✓ Adequate planning well in advance for requisitioning of railway rakes can lead to minimization of losses and increase the economic and efficient utilization of available storage spaces.
- ✓ Proper integration of all regions with an efficient and robust MIS manned by efficient and competent professionals will definitely bring about the much-needed change in the storage sector.
- ✓ Intervention of state governments in identifying and handing over land for construction of covered storage spaces without undue delay in obtaining of various clearances will speed up addition of storage capacity.
- ✓ FCI is yet to implement the transportation of food grains from farm to silos by specially designed trucks which was an important element of modernization and up

gradation of bulk grain handling infrastructure.

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RECENT TRENDS OF SBI EQUITY FUND AND SBI DEBT FUND IN INDIA

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Abstract

Mutual Fund Industry in India has developed rapidly and gained a lot of popularity from the past couple of decade especially after incorporation of UTI in 1964, so it is very much important to know about the investor behavior towards mutual funds and which of the modes they prefer to get. For the purpose of performance evaluation of mutual funds schemes, Net Asset Value (NAV) data will be used. . NAV is the barometer of the performance of the mutual fund scheme. Considering the recent trends, it is good to invest in SBI equity funds in SBI magnum midcap funds and SBI magnum medium term funds in SBI debt funds .

Keywords: SBI mutual fund, UTI, Equity Fund , Debt Fund

Introduction

Finance is a term broadly describing the study and system of money, investments, and other financial instruments. Today, finance is typically broken down into three broad categories: (i) Public finance, (ii) Corporate finance (iii) Personal finance. Public finance includes tax systems, government expenditures, budget procedures, stabilization policy and instruments, debt issues, and other government concerns. Corporate finance involves managing assets, liabilities, revenues, and debts for a business. Personal finance defines all financial decisions and activities of an individual or household, including budgeting, insurance, mortgage planning, savings, and retirement planning. A mutual fund is a type of financial vehicle made up of a pool of money collected from many investors to invest in securities like stocks, bonds, money market instruments, and other assets. Mutual funds are operated by professional money managers, who allocate the fund's assets and attempt to produce capital gains or income for the fund's investors. A mutual

fund's portfolio is structured and maintained to match the investment objectives stated in its prospectus. Mutual funds give small or individual investors access to professionally managed portfolios of equities, bonds and other securities. Each shareholder, therefore, participates proportionally in the gains or losses of the fund. Mutual funds invest in a vast number of securities, and performance is usually tracked as the change in the total market cap of the fund derived by the aggregating performance of the underlying investments.

Following are the types of Mutual Funds available in India:

- i. **Open - Ended Schemes:** An open-end fund is one that is available for subscription all through the year. These do not have a fixed maturity. Investors can conveniently buy and sell units at Net Asset Value ("NAV") related prices. The key feature of open-end schemes is liquidity.

- ii. **Close - Ended Schemes:** These schemes have a pre-specified maturity period. One can invest directly in the scheme at the time of the initial issue. Depending on the structure of the scheme there are two exit options available to an investor after the initial offer period closes. Investors can transact (buy or sell) the units of the scheme on the stock exchanges where they are listed. The market price at the stock exchanges could vary from the net asset value (NAV) of the scheme on account of demand and supply situation, expectations of unit holder and other market factors. Alternatively some close-ended schemes provide an additional option of selling the units directly to the Mutual Fund through periodic repurchase at the schemes NAV; however one cannot buy units and can only sell units during the liquidity window. SEBI Regulations ensure that at least one of the two exit routes is provided to the investor
- iii. **Interval Schemes:** Interval Schemes are that scheme, which combines the features of open-ended and close-ended schemes. The units may be traded on the stock exchange or may be open for sale or redemption during pre-determined intervals at NAV related prices

On the basis of schemes existed in mutual fund category are:

- i. **Equity fund:**
- ii. **Debt funds:**
- iii. **Gilt Funds:**
- iv. **Income Funds**
- v. **MIPs (Monthly Income Plans)**
- vi. **Short Term Plans (STPs)**
- vii. **Liquid Funds:Balanced funds:**

On the basis of investment objective:

- i. **Growth Schemes:**
- ii. **Income Schemes:**
- iii. **Balanced Schemes:**

help of extensive investment research to outperform the industry benchmarks. The Fund House also engages in an active management style to achieve this. The schemes that are offered are as diverse as can

Other schemes are:

- i. **Tax Saving Schemes ((ELSS):**
- ii. **Index Schemes:**
- iii. **Sector Specific Schemes:**

About SBI Mutual Funds

SBI mutual fund was setup on June 29th 1987 and incorporated on February 7th 1992. It is result of joint venture between State bank of India and society Generale Asset management of France. SBI mutual Fund is a bank sponsored fund house its corporate headquarters in Mumbai India. it is a venture between the State bank of India, an Indian multinational, public sector banking and financial services company and Amundi, a European asset management company. SBI Mutual Fund started with the aim to be the most trusted and respected Asset Manager and is one of the leading fund houses in the country today with over 30 years of experience in fund management. SBI Mutual Fund offer innovative mutual fund products to its wide pool of customers and its products are available across India. The joint venture between State Bank of India (SBI) and AMUNDI (a French international fund management company) believes in growth through innovation and hence invest in stocks with promising high performance Their mission is to make mutual funds a viable option for the masses by investing in need-specific products.

SBI MF has been credited with successfully managing the country's offshore funds since the year 1988. The SBI Funds Management is also one of the first banks to come up with an offshore fund. The aim of the SBIMF is to offer its investors the opportunity for long-term growth in a diverse array of stock of Indian companies. The dedicated fund house is known for its enterprising approach to risk-management backed by a highly experienced risk management team and financial experts. The SBI mutual funds are constructed with the be and the blend of the products – large, mid and small cap or sector specific, are designed to leverage the growth opportunities of Indian equities.

Table 1 : Products offered by SBI Mutual Fund:

(a) SBI EQUITY FUNDS				
SL No	Name of the fund	Investment Objective	Risks	Returns (In 5 years upto 2019) %
1	SBI Magnum Midcap Fund	The fund provides long-term growth opportunities to its investors with the liquidity of an open-ended scheme. Investors can invest primarily in equity stocks of midcap companies that is well diversified.	Moderate ly High	24.08
2	SBI Magnum Multicap Fund	The fund allows investors the prospects of long-term growth in their capital through an active management of the investments that carry the liquidity of an open-ended scheme. The fund is diversified in its offering with equity stocks, debts and money market instruments.	Moderate ly High	19.88
3	SBI Bluechip Fund	The SBI Blue Chip Fund is an actively managed, a well-diversified fund comprising large-cap equity stocks that offer investors long-term growth opportunity.	Moderate ly High	16.97
4	SBI Magnum Equity ESG Fund	Aimed at long-term growth, the fund comprises a diversified set of stocks from sectors like Environmental, Social, and Governance, etc.	High	14.01
5	SBI Large & Midcap Fund	The fund provides opportunities for capital appreciation int he longer run by investing in well-diversified large and mid-cap companies.	Moderate ly High	18.46

(source- <https://cleartax.in/s/sbi-mutual-fund>)

(a) SBI Debt Funds				
SL No	Name of the fund	Investment Objective	Risks	Returns (In 5 years upto 2019) %
1	SBI Magnum Income Fund	The fund seeks to generate a regular stream of income through its investment in debt and money market instruments. The duration of the portfolio ranges between 4 to 7 years.	Moderate	6.57
2	SBI Overnight Fund	The objective of the fund is to give investors the platform to invest in overnight securities that mature the following business day	Low	7.36
3	SBI Magnum Medium Duration Fund	The fund generates decent returns with a certain amount of liquidity through investments in debt and money market instruments. The duration of the portfolio could be anywhere between 3 to 4 years.	Moderate	8.93
4	SBI Liquid Fund	This gives investors the chance to invest in a wide range of debt and money market securities with maturities upto 91 days only.	Low	7.99
5	SBI Dynamic Bond Fund	This high quality actively managed portfolio of debt securities that have varying maturities offer investors attractive returns.	Moderate	6.54

(Source : <https://cleartax.in/s/sbi-mutual-fund>)

Review of Literature

Bal and Paul (2012)¹ stated that the growth of mutual fund industry was hit hurt several times. He stated that the fiscal year 2008-09 was a challenging year for mutual fund industry in India as it passed through the financial Tsunami caused by world economy meltdown. But the study shows that the industry witnessed a robust growth in the fiscal year 2009-10 and thereafter due to strong governmental effort and SEBI's supportive regulations.

Singh (2012)² analyzed the role of SEBI in regulating mutual funds in India and concluded that the existing sets of regulations should be further strengthened in order to make the functioning of mutual funds more transparent, to win investors confidence and better performance of the funds.

Jain (2012)³ made a study of 45 equity based mutual fund schemes offered by 2 public sector companies and 2 private sector companies in India during the period April 1997 to April 2012 on the basis of risk-return analysis. The study concluded that the private sector mutual funds performed better than the public sector mutual funds during the study period.

The study of **Thakkar (2012)**⁴ pointed out that during the period 2006-2012, the growth of Gold ETFs schemes was noticeable and the private sector mutual funds dominated the industry and UTI Mutual Fund was the least preferred ones.

Sharma R and Pandya N K (2013)⁵ in the article "Investing in Mutual Fund: An overview" from Asian Research Journal of Business Management mentioned that still number of people are not clear about functioning of Mutual Funds, as a result so far they have not made a firm opinion about investment in mutual funds. As far existing investors, return potential and liquidity have been perceived to be most attractive. There is a lot of scope for the growth of mutual funds in India. People should take decision based on performance of Mutual fund rather than considering whether it is private sector or public sector.

Jani D and Jain R (2013)⁶ in an article "Role of Mutual Funds in Indian Financial System as a Key Resource Mobilizer" from Abhinav Journal (International Monthly Referred Journal of Research in Management & Technology) have reiterated that since fundamentals of Indian economy are relatively strong, the economy will be on a successful path in the coming year. As economy grows, Mutual Funds are going to be key resource mobilizer for Indian financial system. Indian Mutual Fund industry is going to observe good growth rate in near Future.

Iqbal N (2013) in an article titled, "Market Penetration and Investment Pattern of Mutual Fund Industry" from International Journal of Advanced Research in Management and Social Sciences has mentioned that although mutual funds are predominantly present in urban areas but have started capturing rural markets also through new range of products, new strategies adopted for Rural Market

Penetration and with new awareness programs. As rural market integrate more and more with urban, there will be huge inflow of investors. The responsibility of various intermediaries' especially mutual funds will increase manifold.

Santhi N.S. and Gurunathan K. (2013) in the article "The growth of Mutual Funds and Regulatory Challenges" from Indian Journal of Applied Research have mentioned that as mutual fund industry has grown tremendously over past few years, Regulators are keeping close watch on any potential impact of mutual fund products on financial stability and market volatility. The growth of mutual funds has been accompanied by innovative products and servicing methods. Regulators will have to do balancing act by carefully managing risks and not imposing unnecessary regulation.

Nair R K (2014) in the article "Indian Mutual Fund Market – A tool to stabilize Indian Economy" from International Journal of Scientific and Research Publications has reiterated that a Mutual fund is a powerful tool to stabilize Indian economy. The products of mutual funds are playing a vital role in mobilizing scattered savings among investors and channelize these funds to infrastructural development of the country. The banks and

Financial Institutions are also playing a crucial role by promoting mutual fund business in the country.

Sehdev R and Ranjan P (2014) in the article “A study on Investor’s perception towards mutual fund investment” from Scholars Journal of Economics, Business and Management have mentioned that mostly people are preferring balanced funds and debt funds. After that people look for Equity diversified and Sector funds. The factors responsible for investors’ preference for mutual funds as an investment option are benefits and transparency, returns, redemption period, Liquidity and Institutional Investor’s activity. For information on mutual funds people are mostly depending on internet rather than any other media channel.

Srivastava S and Malhotra S (2015)⁷ in an article “A Paradigm Shift in Risk Measuring Tools of Mutual Fund Industry” from International Journal of Informative & Futuristic Research have mentioned that equity funds are performing better than debt funds. A strong linear relationship was found between risk and return. Fund managers can adopt Calmar ratio and safety first ratio to analyze the risk of selected funds. No fund is risk free and Investors should invest in equity and equity related instruments to diversify the risk

Methodology Used

The study is based on secondary data, though the secondary data will form major part. The sources of data include books, investment periodicals such as capital market bulletin, RBI bulletin, newspapers like Economic Times, Financial Express and other financial magazines, websites of SEBI, AMFI, RBI, ICRA online, SMC online and respective websites of the selected mutual funds.

Data Analysis And Interpretation

In recent 5 years of SBI equity fund and SBI debt fund, SBI equity fund i.e. SBI Magnum midcap fund, SBI magnum mulcap fund, SBI bluechip fund, SBI magnum equity ESG fund, and SBI large & midcap fund with 5 year return of 24.08 respectively. %, 19.88%, 16.97%, 14.01%, and 18.46%. And SBI debt funds include SBI magnum income fund, SBI overnight fund, SBI magnum medium duration

fund, SBI liquid fund and SBI dynamic bond fund whose 5 year returns are 6.57%, 7.36%, 8.93%, 7.99%, and 6.54% respectively. This shows that the return of SBI equity fund is more in 5 years and it is quite good.

If we talk about risk then the schemes of SBI equity fund i.e. SBI magnum midcap fund, SBI magnum mulcap fund, SBI bluechip fund, SBI large & midcap fund in which risk is moderately high and SBI magnum equity is risk high of ESG fund, and SBI Talking about debt fund, the risk of SBI magnum income fund, SBI magnum medium term fund, SBI dynamic bond fund is moderate while the risk of SBI overnight fund and SBI liquid fund is low.

Findings

In conclusion, it can be said that SBI equity funds have SBI magnum midcap fund which returns moderately high in 5 years at 24.08% and SBI debt funds have SBI magnum medium term fund with moderate risk return of 8.93%. It is very good, so we can say that according to the investment these two are good plans.

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VISION OF PRADHAN MANTRI KAUSHAL VIKASH YOJANA AND ITS IMPACT ON SOCIO ECONOMIC DEVELOPMENT OF INDIA

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Abstract

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is that the lead result-based fitness preparing arrangement of the new Service of experience Improvement and Enterprise (MSDE). This inclination affirmation and reward plot hopes to interact and initiate a broad number of Indian youths to require up expertise planning and bring to a close clearly employable and win their occupation. NDA government, centering towards skilling up the poor Indian and towards advancing business among them, presented Pradhan Mantri Kaushal Vikash Yojana. PMKVY may be a skill confirmation plot with the accept that it'll help an unlimited number of Indian youths to require up industry-pertinent skill training which will help them in verifying better Livelihood opportunities. Skill development has emerged as a national priority; Indian Government has implemented many programs for vocational training and training to enhance youth employment and earning prospects. the dearth of employability skills could be a major challenge for India to reap its demographic advantage. This challenge becomes massive because the studies revealed that employers found only 25% of Indian graduates are 'employable' within the organized sector. With an ambition to form opportunities for the event of the aptitude of our youth and to develop their technical expertise, our government focuses on Skill Development together of its pillars.

Keywords: Skilled employees, employability, technical expertise, entrepreneurship development

Introduction

Indian government is soon visiting launch Pradhan Mantri Kaushal Vikas Yojana (PMKVY). with an objective of constructing India the skill capital of the globe. Approval to the current scheme was given in March 2015 and can be implemented by Ministry of Skill Development and Entrepreneurship. this might be done by providing training to the country's youth on various job specific skills which might be utilized under schemes like Make in India, Clean India Mission, Digital India et al involving various industries like construction, manufacturing etc. whilst he launched the make in India

camping inviting investors from everywhere the world to take a position and founded business in India, prime minister promised an abundance of skilled labour within the country. Complementary to the current was the concept of skill development among the youth of nation. The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) was thus envisaged as a key measure to impart skill-based training to young men and girls, making them capable of earning and supporting the nation's anti-poverty endeavours. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) is that the lead result-based skill training scheme of the new Ministry of Skill Development and Entrepreneurship (MSDE). This skill affirmation and reward scheme plans to

empower and prepare an infinite number of Indian youths to require up skill training and become employable and procure their livelihood. Under the scheme, monetary reward would tend to learners who are effectively prepared, evaluated and ensured in skill courses keep running by associated training suppliers. this may help the profitability of the nation's workforce by empowering them to induce excellent skill training over a scope of sectors. it'll likewise achieve a change in perspective from input-based to result based skill training within the nation. It likewise tries to altogether proportion skill training exercises within the nation and empower skill training to occur at a fast pace without trading off quality. Institutional courses of action including the National Skill Development Corporation (NSDC), Sector Skill Councils (SSCs), Assessing organizations and Training Partners are as of now founded for execution of the scheme. The scheme becomes all the more important within the Indian society which has the world's largest youth population that needs employable skill (356 million populations between 10 and 24 years of age- the Hindu, Nov 2014). Earlier this year, on 20 March 2015, the govt of India gave the ministry of skill development and Entrepreneurship a proper go-ahead to formulate and implement the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) through the National Skill Development Corporation. With a complete outlay of about INR 1,500 Crore, the PMKVY is probably going to impart skills training to 24 lakh youth of the country, that specialize in the category X/XII dropouts and lower income groups. The scheme was developed over a period of just about three months and its implementations started in select states (primarily Bihar) by early June 2015. The Scheme are going to be launched altogether States of the country on 15th July—National Skill Day. India's percentage averaged about 4.9 percent by early 2014. This scheme should bring that number down by an affordable measure.

Literature of Review

MahipatsinhChavda,Trivedi(2015) allotted the study titled, "Impact old on Skills Development in several Groups of Students",

this paper attempted to review the event of various skills under different age groups of scholars. A survey was conducted and three age groups A (11-13 years), B (14-17 years) and C (18-20 years) were identified. The Study concluded that B was more active towards the skill development thanks to age and maturity. **SushendraMisra (2015)** made a study titled, "Skill Development: the simplest way to Leverage the Demographic Dividend in India", the target of the study was to know the current skill development policy and thru skill development schemes searching for the thanks to produce world class skilled manpower. The Paper discussed about the policies of National skill development council, National Skill Development Co-ordination Board, and National Skill Development Agency and concluded that existing skill development policies should be modified in accordance with the necessity of the industry and global market and may promote the private partnership to accomplish the skill targets. **Pelak Mehta (2016)** researched on the title, "Skill India: Mission 2020", the study focused on the key drivers of India's economic process and stability which are skills and knowledge. Despite the actual fact that India could be a fast-developing economy, the hardship that governments need to endure have led them to conclude the actual fact that way more must be done to engender more employment opportunities for the bulk of Indians, to enable them to participate within the benefits of growth and to contribute to it growth. Keeping this visible, Prime Minister Narendra Modi launched the Skill India campaign on the occasion of World Youth Skills Day on 15th-July-2015 which commensurate the day because it was declared for the primary time ever. it absolutely was launched in association with the Ministry of Skill Development and Entrepreneurship (MSDE) and is one more prestigious and impressive initiative by the Honourable Prime Minister for the people of India and to attain the government's objective of 'Make in India' Campaign. While 'Make in India' occupies prominence as a vital goal, the longer-term trajectory of Indian development depends on both 'MAKE IN INDIA' and 'SKILLING INDIA'. during this context this paper has studied and analysed the status of Skill Development and therefore the initiatives

taken during this area. Thus, it gives recommendations to tackle the bottlenecks of the programme. **Ingle (2016)** conducted a study titled, “Potential of NGOs in Mission Skill India: A conceptual study”, the accelerated economic process has increased the demand of skilled manpower within the country. Lack of obtainable applicants, shortage of hard skills for suitable employability, are a number of the key reasons to find an appropriate candidate for available jobs within the country. Skilled human resource and a functioning labour market are essential to form India nationally and internationally competitive and further boosting its economic activity. Technical and education in a very broad sense lay down the inspiration for skill education. This cannot be achieved without effective NGO corporation. Adequate coordination of efforts made by govt. and NGOs’ can only ensure proper sharing of responsibility within the skill development process. Experience in several parts of India show that NGO focuses on sector specific issues like livelihood, community organization, community asset creation, women group formation, etc. and accelerates social and economic recovery. Such initiatives meaningfully supplement larger infrastructure reconstruction initiatives of the government. **Murthy and Nagaraju Battu (2016)** have researched on, “Development - Role of Public Sectors- In Make in India”, Honorable Prime Minister of India Shri. Narendra Modi launched Skill India initiative as an element of “Make in India” project with a view to create India a producing hub and to boost the economic process of India to compete within the Global Market. so as to satisfy this objective, development of Skill set of Indian workforce is that the main driver to enable the workforce to urge and do the proper job. Therefore, Government of India set a target for training of 40.2 Crore personnel by the year 2022 under National Policy on Skill Development. Government has directed all PSUs to require leading initiative for skill development in providing training to the youth within the respective sectors. This study mainly focused on how different public sector enterprises have taken lead on skilling the youth to meet Make in India - ‘the dream of Prime Minister’.

The main Objectives of the Research study are stated as follows:

1. To study the Pradhan Mantri Kaushal Yojana in terms of Skill development for Indian Youth
2. To evaluate the skill development initiative through PMK
3. To know the challenges faced by NSDC and offer suggestions for improvement

Research Methodology

The present study relies on secondary data. The specified secondary data are collected from PMKVY official website, government websites, books, magazines, various journal etc.

Goal of PMKY

Pradhan Mantri Kaushal Yojana (PMKY) is began to boost skills training to youth in our country. As India is with the bulk of youth population, they're the longer term of the country. as long as they're trained in skills, they'll become assets to our nation. Hence the slogan of the PMKVY program is to realize the identical. Ministry of skill development and Entrepreneurship through the National Skill Development Corporation (NSDC) is anxious with training the youth. They create occasion for all to get skills, particularly youth, women and disadvantaged groups like Scheduled Castes, Scheduled Tribes, and other Backward Classes.

PMKY develop a high-quality skilled employee who will meet the utilization needs of various sectors like food processing, tourism, beauty & wellness, Gems & Jewellery, handicrafts, plumbing, textile, mobile repair, 3-Wheeler repair, fixing solar panels, health and family welfare.

The aim of this plan is to encourage skill development for youth by offering monetary rewards for successful completion of approved training programs.

Encourage consistency within the certification process and initiate a process of making a registry of skills they facilitate and

assemble an oversized number of Indian youth to require up skill training and become employable and earn their livelihood, increase productivity of the existing workforce and support the training and certification to the wants of the country.

Success or Failure of PMKVY

Under this proposal trainees are rewarded Rs 5,000 and Rs 12,000, through the National Skill Development Council (NSDC). 1.8 million Youth were trained, and licensed 1.2 million, as per the Sharada Prasad Committee report. Though the govt started this initiative with good intention, it did not conduct assessment of the result. The scheme didn't neither meet the skill needs of the industry nor employment opportunities of youth. Since the skill development centres felt that the target fixed was very high for them to fulfil the tip. As graduates aren't employed, even after graduation, people doubt about moving into a career after undergoing 200-hour training course. Hence as per the govt norms the training centre is insisted to supply job for the trainees after training.

As per the info of NSDC, skill training was offered to 6 lakh youth till September, 2017 but only 12 percent were placed. KPMG examined that there's lack of holistic approach to succeed under this scheme. PMKY scheme wasn't taken care by other ministries that didn't help for the success of this proposal. NSDC planned to coach 150 million youth by 2022. Comptroller and Auditor General (CAG) suggested to the Union government to revamp operations of the NSDC to create sure their target is going to be achieved.

Findings

a) National Policy for Skill Development and Entrepreneurship has approximated that the average age of the population in India in 2020 are going to be 29 years. In next 20 years, the labour pool in India will increase by 32% which makes a requirement to supply its workforce with required skills facilitate them to contribute for the economic development of our country.

- b) This scheme isn't popularized among the general public at the standard level, but instead the government concentrated more on partners associations and fixing targets to accomplish number of trainees, there was no awareness amongst the needy people living in remote village.
- c) There have been many partners with PMKVY proposal which is taken into account united of the aspect to for the failure of this program. These training partners weren't working as per the expectations of the govt weren't fulfilled.
- d) This initiative was fully counting on the training partners for offering employment opportunities to the trained youth. But the proficiency and commitment of coaching partners in giving employability were unsuccessful. But few training centres were meticulous in offering jobs after doing research, understand the ask market, search for employment opportunities through placement network. Few training centres yielded good results.
- e) As there have been many training centres there was lack of transparency and NSDC found difficult to monitor these centres.
- f) One more reason for the failure of this proposal is thanks to the franchise model of working of training centres. Since the percentage was very low for the franchise centres, the quality of their service wasn't good. They failed to execute this program properly. Our government has taken a mess of policies to channelize the efforts and supply thrust to the Skill Development ecosystem. Ministry of Skill Development. And, Entrepreneurship (MSDE) was created in November 2014 to force the 'Skill India' agenda. Trainings were conducted by NSDC associated training partners within the private sector. 24.93 lakh people were trained through NSDC and placed 12 lakh trainers in 2014-15
- g) NSDC have trained 155000 women in India, 54459 were employed in 2016

Conclusion

Pradhan Mantri Kaushal Vikas Yojana could be a unique initiative by the govt of India that aims to supply 24 lakh Indian youth

meaningful, industry relevant, and skill-based training.

Under this scheme, the trainees are offered a financial reward and a government certification on successful completion of coaching and assessment, which can help them in securing employment for a more robust future. The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) was thus envisaged as a key measure to impart skill-based training to young men and girls, making them capable of earning and supporting the nation's anti-poverty endeavours. The scheme becomes all the more important within the Indian society which has the world's largest youth population that needs employable skill (356 million populations between 10 and 24 years of age- the Hindu, Nov 2014). Earlier this year, on 20 March 2015, the govt. of India gave the ministry of skill development and Entrepreneurship a proper go-ahead to formulate and implement the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) through the National Skill Development Corporation.

Suggestions:

- a) Mass campaigns, advertisements, NGO involvement required for publicity and promotion
- b) There must be effective utilization of technology, scientific supervision and evaluation
- c) Government can focus skill development to boost the private sector employment.
- d) The reason for market failure is because of lack of coaching to full time employees by the private concern. NSDC can give more training to those employees to update their skills. Skill India dream are often fulfilled, provided that the industries can frame curriculum and therefore

the government must only play the role of regulator.

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IMPACT OF FIRST STRAIN AND SECOND STRAIN OF COVID-19 ON THE INDIAN ECONOMY

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Abstract

The corona virus is a type of virus that can cause a variety of infections in human beings, such as viral infection and more severe versions such as SARS and MERS, which can be fatal. In the first strain approx 162 countries are increasingly locked up and companies around the world work in fear of an imminent collapse in global capital markets (The Banking & Finance, 2020). However, this resulted in a big transition to the psychological and economic status of the people. It would be unfathomable and inescapable that it may take around a year to allow the country to revert to where it was before the incidence of the Corona virus. The International Labor Organization reports that 400 million people are falling further into poverty in India. Informal workers in the industry and members of lower-income classes have been affected the most when their incomes disappear. According to the Ministry of Statistics report, Indian economy went down to 3.1 percent in the fourth quarter of the financial year 2020-21. From end-March 2021 onwards such an analysis becomes increasingly difficult due to the emergence of a new strain. This study aims to understand the impact of the first Wave and second wave of Covid-19 on the Indian economy. This paper deals with some suggested achievable strategies in the sector of agriculture, manufacturing, and services to fight against the emerging pandemic crisis.

Keywords: - Covid-19, Indian Economy, Lockdown, Government, Poverty, Agriculture, Manufacturing and Services

Abbreviations: CII- Confederation of Indian Industry, CLSA -Credit Lyonnais Securities Asia, EU-European Union, FICCI-The Federation of Indian Chambers of Commerce and Industry, GDP -Gross Domestic Product, IMF -International Monetary Fund, KPMG - Klynveld Peat Marwick Goerdeler, MSME - Micro, Small and Medium Enterprises, US-United States, WHO –World Health Organization

Introduction

The objective of this paper is to study the first strain and second strain of covid-19 on the Indian economy and also feasible measures to combat the economic crises caused by Covid-

19. The effect of national lockdown on the economy can be summarized into its long-lasting adverse impact on the three sectors of the economy are primary sector, secondary sector, and manufacturing sector. As we all know that our country is a developing country

and a large proportion of its population depends on agriculture and farming remains a fundamental pillar of the Indian economy. The region satisfies the entire country's food use demands while also being among the world's top exporters of agricultural produce. The area has recently faced many challenges, but few have been as severe as the domestic and international limits in Covid-19. The epidemic had a significant impact on the manufacturing sector, and production was stopped in the majority of nations. The current article discusses how the epidemic has affected on the secondary sector. The service sector is the economy's tertiary sector. This industry caters to both the general public and companies. Lockdown has put a major halt to the activities of the services across the country resulting in a great loss to the Indian economy. The service sector, employees are working from home which in some case has had an impact on the effectiveness and efficiency of their work.

Literature Review

(Agarwala, S., & Singhb, A. ,2020)- Studied the Covid-19 and Its Impact on Indian Economy and also furnishes the policy framework of government in this regard. It also gives light on those sectors which see a boost due to the outbreak of covid-19. (Chakraborty & Thomas, 2020) – Studied the COVID-19 developed comprise that was difficult to quantify. The interconnected immigrant crisis facilitated simultaneous policy initiatives about health infrastructure, employment, and human rights issues. (FICCI, 2020)-Studied the economic effect of Covid-19 on India and in the short and medium- term, the latest Coronavirus outbreak has caused recovery highly difficult. The epidemic has raised new challenges for the Indian economy, wreaking havoc on both production and consumption elements and threatening to interrupt the country's future

growth. (Himanshu, 2019) reports that farm incomes grew at around 5.5% per annum during 2004-05 to 2011-12 but declined to around 1.3% per annum during 2011-12 to 2015-16 and the trend of deceleration continued till 2017-18. (Poudel, P. B et al., 2020)-Studied the COVID-19 and its global impact on food and agriculture. Crop, livestock, and fisheries have been affected by this pandemic. (Barbate et al., 2021) - Studied the impact of COVID-19 on the Indian economy in the short term and the long term. A decision-tree approach had been adopted for doing the projections.

Objective

- a) To study the impact of the first wave and second wave of COVID-19 on the Indian economy.
- b) To suggest feasible measures to combat the economic crises caused by Covid-19.

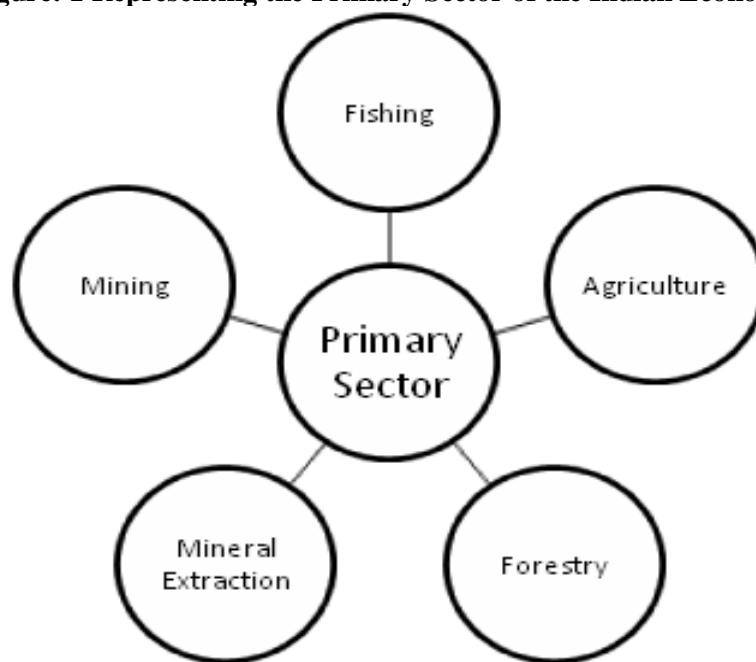
Methodology

The study is conducted by using secondary data. It is a conceptual study based on observing the current scenario prevailing in the Indian economy. The research is descriptive in nature.

Discussion

The effect of national lockdown on the economy can be summarized into its long-lasting adverse impact on the three sectors of the economy:-

Primary Sector-The primary sector is the main pillar of the economy. The other two sectors namely secondary and tertiary directly or indirectly depend on it for their functioning.

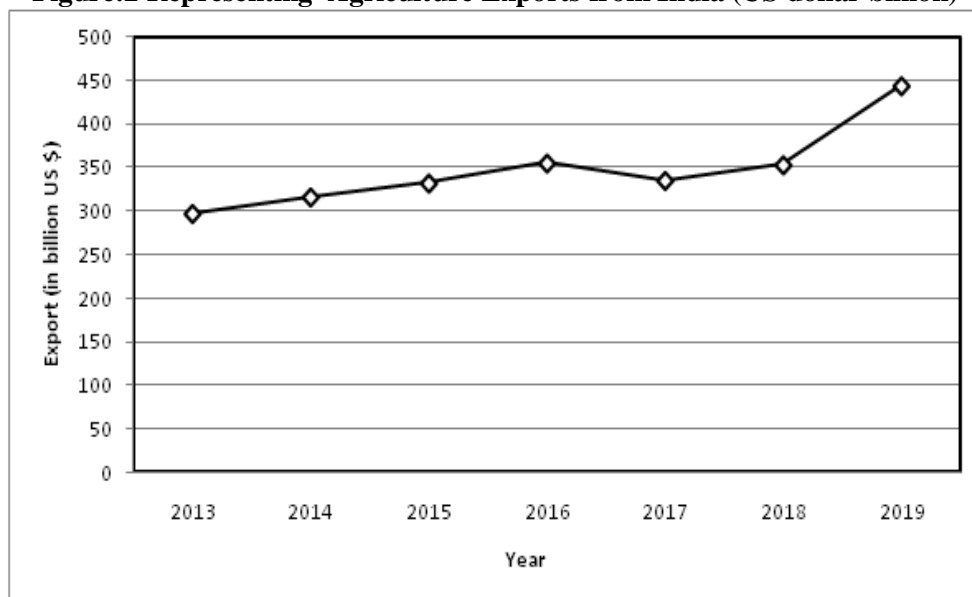
Figure: 1 Representing the Primary Sector of the Indian Economy**Impacts of Covid-19 on Primary Sector-**

As we all know that our country is a developing country and a large proportion of its population depends on agriculture and allied activities to earn their livelihood. In the preCovid-19 period, agricultural GDP experienced an average growth rate of 3.3% per year in the six year 2014-15 to 2019-20 with intermittent fluctuations.(Himanshu,2019).

It contributes to 17.5% of the GDP (FY 2015 - FY 2016). Lockdown has put a major halt to the agricultural activities across the country resulting in a great loss to the Indian economy. Besides agricultural activities, other activities such as mining, forestry, mineral extraction, and fishing are also adversely affected due to Covid-19 end-March'20 to mid-November'20 in the first strain.

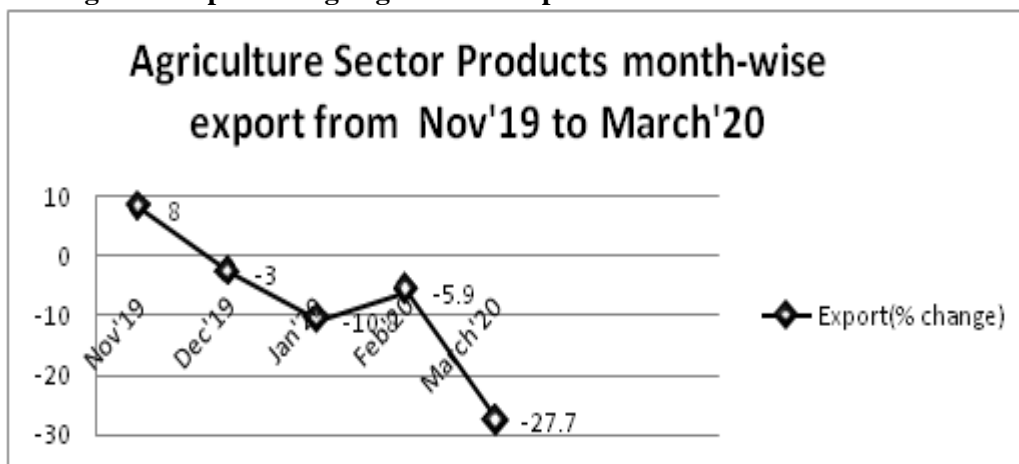
Table:1 Agricultural Sector of India (Primary Sector)

Year	Export (in billion US
2012	24.7
2013	29.2
2014	42.8
2015	38.7
2016	32.08
2017	33.87
2018	38.21
Source: Economic Survey Report	

Figure:2 Representing Agriculture Exports from India (US dollar billion)**Table:2 Impact of COVID-19 on Agriculture Sector in India**

Month	Exports(%change)
November 2019	8.0
December 2019	-30
January 2020	-10.8
February 2020	-5.9
March 2020	-27.7

Source: Ministry of Commerce and Industry, DGCIS (Directorate General of Commercial Intelligence and Statistics)i

Figure:3 Representing Agriculture Exports from India due to COVID-19

According to DGCIS (General Directorate of Commercial Intelligence and Statistics) – The fall in Agriculture & Processed Food Products Export Development Authority exports was just -5.9% in February 2020, even though it was -27 percent in March 2020. It shows how COVID-19 has impacted India's export.

Measures to revive Primary Sector of Economy

The Government needs to take vital measures to control the loss caused by the national lockdown and bring back the economy on its right path.

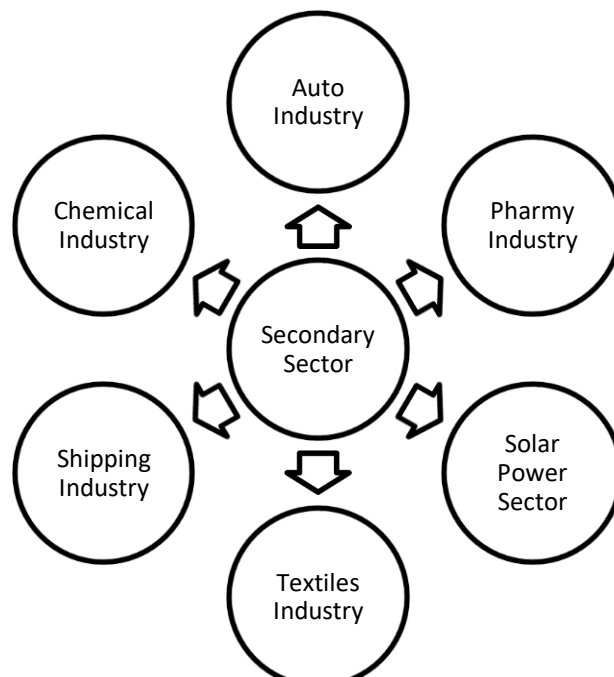
- I. Farmers can be given easy access to agricultural loans to boost the sector and catalyze its development after second strain of covid-19.
- II. They may be waived from paying back the agricultural loans taken before to second strain if they are incapable of repaying the same.

III. The government may increase the Minimum Support Price (MSP) of various agricultural products to enhance farmer's income and encourage them against the miserable conditions that will occur after second strain of covid-19.

IV. The government also needs to improve the basic infrastructures needed for increasing the efficiency of the agriculture sector. These include providing proper irrigation facilities by building up dams and reservoirs, constructing water supply canals, etc.

Secondary Sector—The economy's secondary sector is responsible for the production of finished goods. Building, refining, and production

Figure: 4 Representing the Secondary Sector of the Indian Economy



Impacts of Covid-19 on Secondary Sector

Chemical Industry: Outside, several chemical plants have been shut down. It has been shown that 20% of production has been affected by disruption in the supply of raw materials. The US and the EU must continue

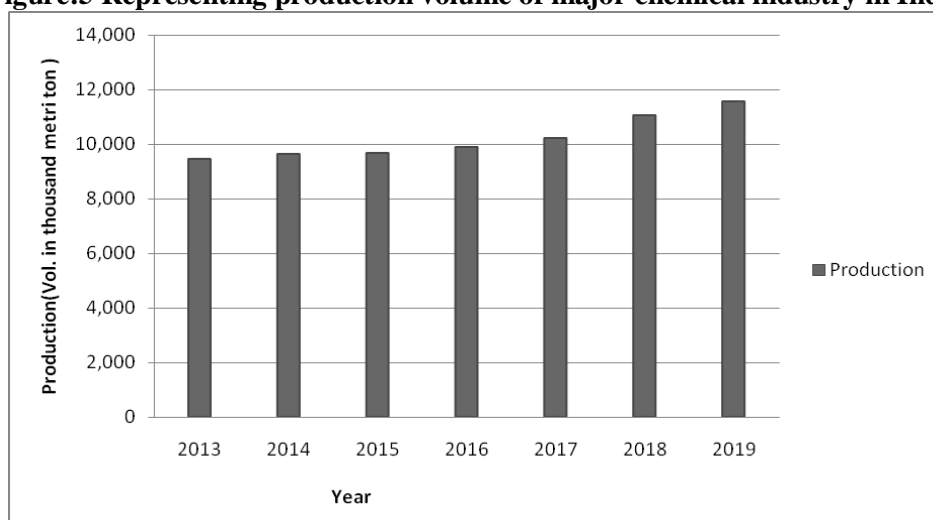
to enlarge their markets. Some companies could be redirected to India, which could be profitable.

Table:3 Chemical Industry Production in India (Secondary Sector)

Years	Production(Vol. in thousand metric tons)
2013	9,459
2014	9,643
2015	9,660
2016	9,884
2017	10,234
2018	11,068
2019	11,578

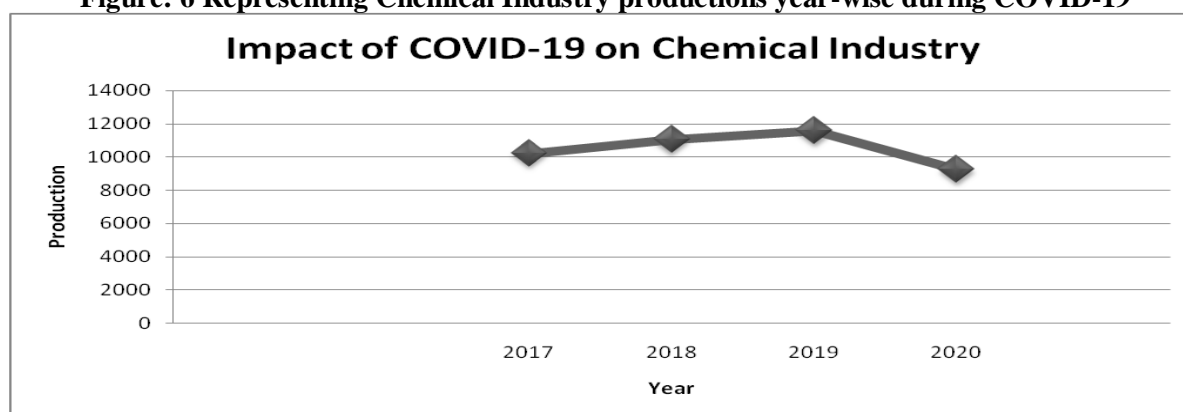
Source:-Statista Research Department

Figure:5 Representing production volume of major chemical industry in India



According to a media report, Chemical industry production has been decreased by 20 % due to Covid-19

Figure: 6 Representing Chemical Industry productions year-wise during COVID-19



Shipping Industry: Its impact on the shipping industry has been reduced by more than 75-80

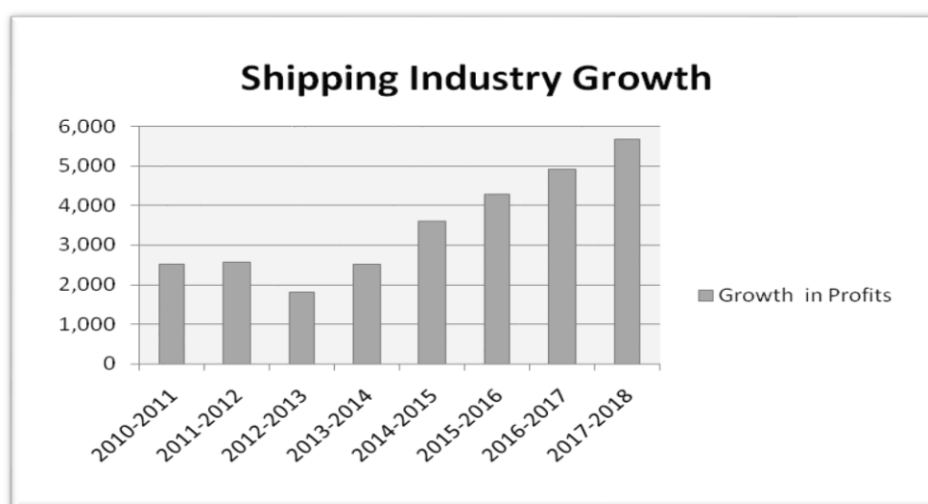
percent per day in dry bulk trade by freight service providers as a source.

Table:6 Shipping Industry Profits in India (Secondary Sector)

Years	Growth (Profits)
2010-2011	2,516
2011-2012	2,571
2012-2013	1,807
2013-2014	2,519
2014-2015	3,599
2015-2016	4,297
2016-2017	4,920
2017-2018	5,667

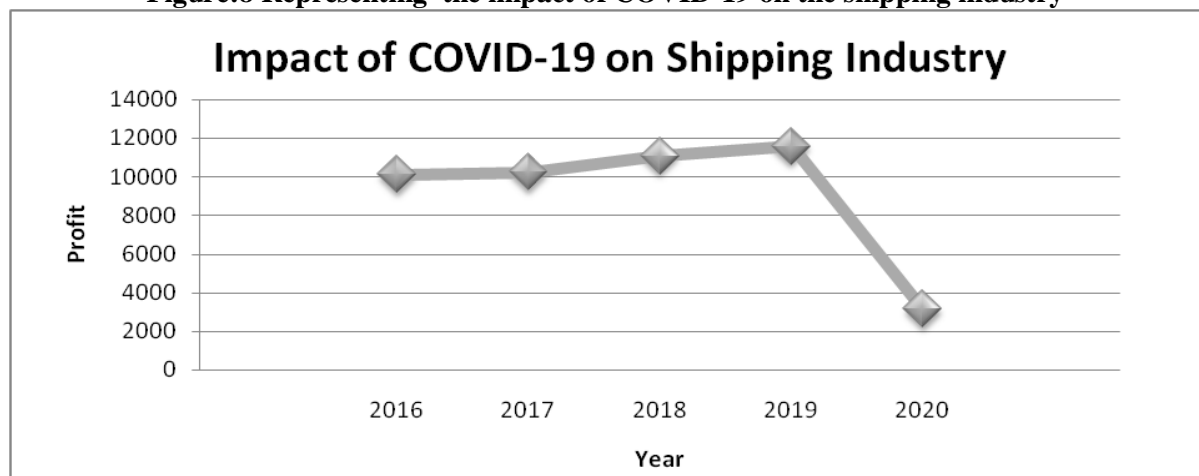
Source:-Ministry of Shipping, India

Figure:7 Representing shipping industry growth from FY 2010 to FY 2018



According to media reports, shipping industry growth has been reduced by 75% due to COVID -19.

Figure:8 Representing the impact of COVID-19 on the shipping industry



Auto Industry: Auto industry in India is one of the important pillars of the economy. The contribution to the national GDP – 7.1% now,

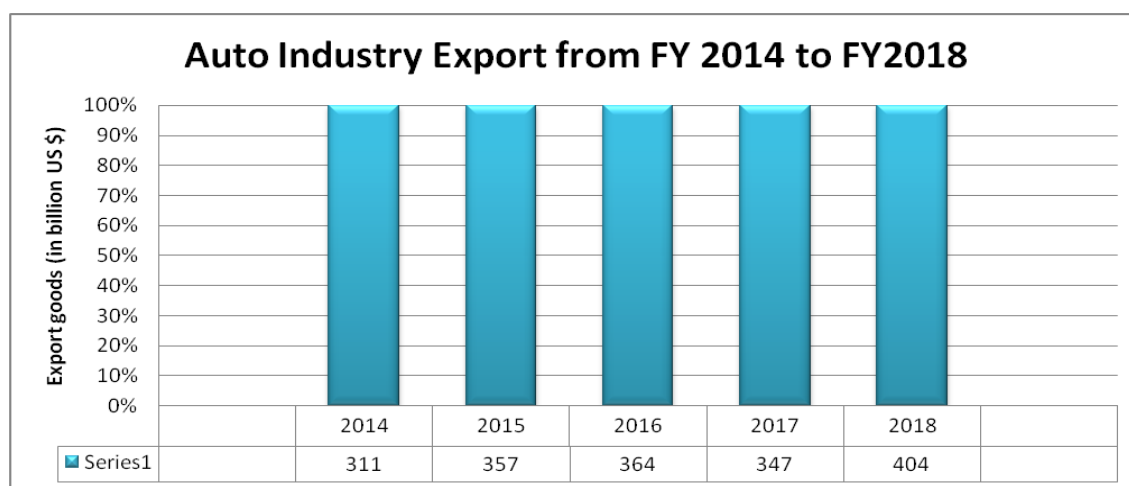
its effect on Indian companies will change and depend upon the extent of the business with outside.

Table: 7 Auto Industry Export in India (Secondary Sector)

Year	Export(in Indian Rupees)
2013-2014	31,10,584
2014-2015	35,73,346
2015-2016	36,43,494
2016-2017	34,78,268
2017-2018	40,40,172

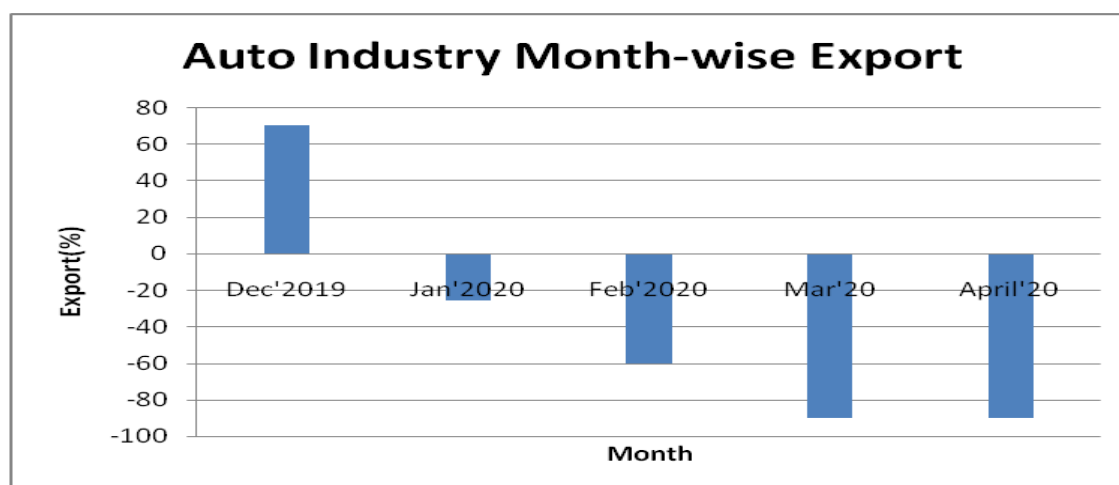
Source: Society of Indian Automobile Manufacturing (SIAM) statistics

Figure:9 Representing auto industry export from FY 2014 to FY 2018



According to a media reports, Auto industry export has been reduced by 90% after the first stain of covid-19.

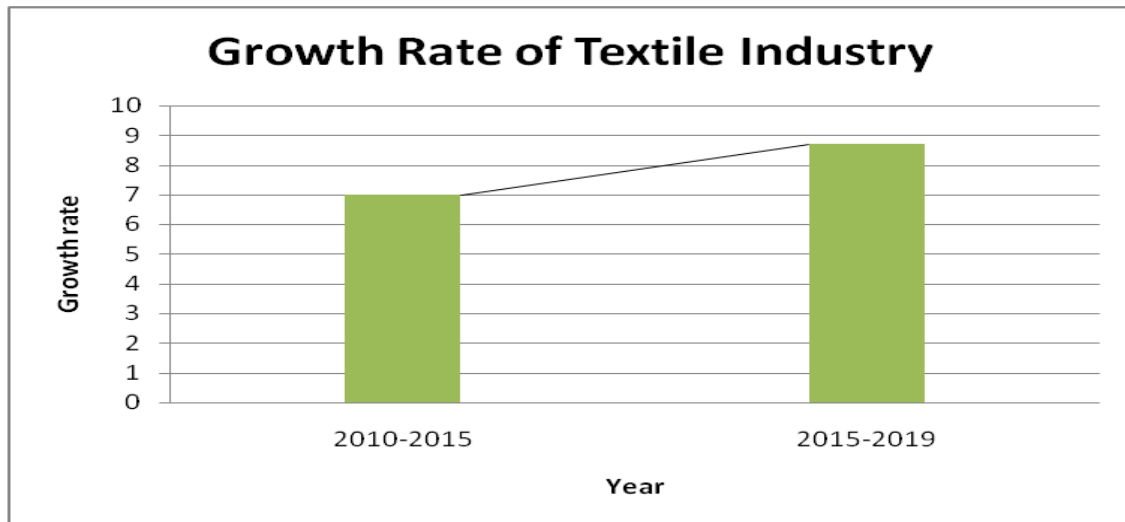
Figure:10 Representing auto industry export month-wise due to COVID-19



Textiles Industry: So many garment/textile factories outside of India have declared bankruptcy as a result of the coronavirus outbreak, impacting India's cotton, yarn, and

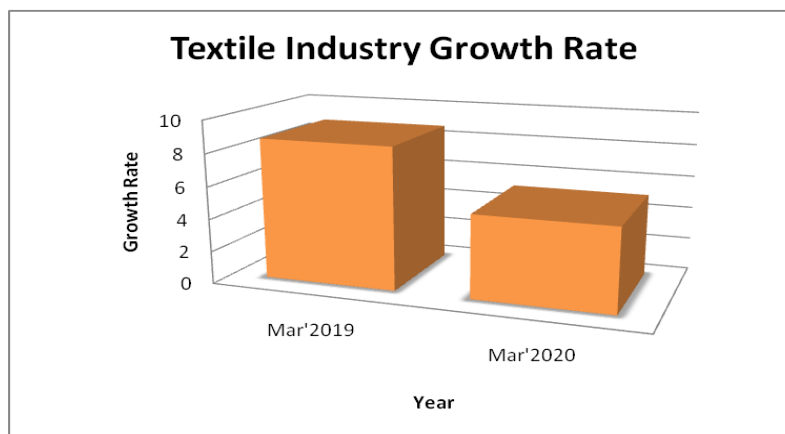
other raw material exports. From FY 2010 to FY 2015, India's textile industry increasing at a slower pace **7%**, and **FY 2015 to FY 2019 - 8.7%** (Sandhya Keelery,2019).

Figure: 11 Representing growth rate of the textile industry.(Secondary Sector)



According to a media report, Textile industry growth has been reduced 3.6% due to COVID-19.

Figure:12 Representing textile industry growth rate before COVID-19 and during COVID-19



Solar Power Sector

Indian developers can suffer from lack of raw materials for solar panels/cells, as well as limited outer stock.

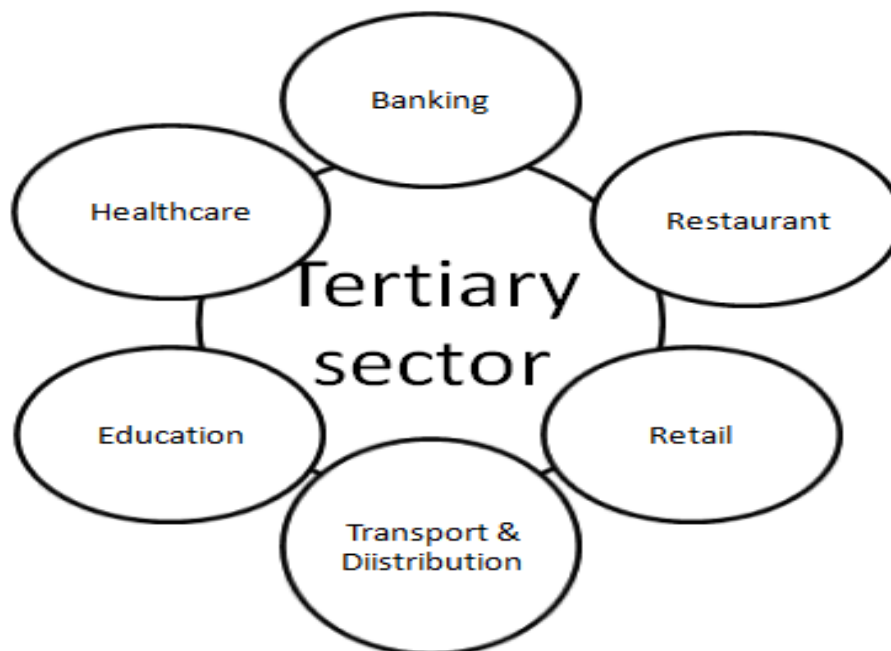
- Measures to revive Secondary Sector of Economy

The Government needs to take vital measures to control the loss caused by the national lockdown and bring back the economy on its right path.

1. Government encourage companies to manufacture their products in India

2. Government needs to reduce rate of interest of loan in retail and micro small and medium enterprises
 3. They may be exempted from paying back the MSME loans taken before to lockdown if they are incapable of repaying the same.
 4. Government also needs to improve the basic infrastructures needed for increasing the efficiency of small scale industry
 5. Government needs to cuts in policy after second wave of covid-19.
 6. Provide temporary relief to many stakeholder to second strain of covid-19.
- ❖ **Tertiary Sector** – The service sector is the economy's tertiary sector. This industry caters to both the general public and companies. Lockdown has put a major halt to the activities of the services across the country resulting in a great loss to the Indian economy. Activities associated with this sector such as banking, restaurant, healthcare, education, and transport & distribution. It contributes to 54.17 of the GDP (FY2017-FY2018)

Figure: 13 Representing the Tertiary Sector of the Indian Economy



Impacts of Covid-19 on Tertiary Sector of Economy-

As we all know that the tertiary sector is related to the provision of services to the people such as banking services, healthcare services, education, transportation services, retail market services ,etc. Covid-19 has both positive and negative impacts on the tertiary sector. On one hand demands of services like healthcare, online education, online banking ,etc have increased manifolds while on the other hand ,conventional services of restaurants, transportation, and retail market have suffered a lot.

Measures to revive Tertiary Sector of Economy-

The situation of lockdown has shown the importance and huge potential of e-commerce and digitalization. The Government needs to take vital measures to control the loss caused by the national lockdown and bring back the economy on its right path.

- Recommends using contactless payment where possible to help control the virus
- Also recommends using online shopping and delivery systems
- The government needs to increase demand for digital banking services
- The government also needs to boost demand for online payment

COVID-19 and Unemployment in India

As we have seen that all three sectors of the Indian economy have been badly hit by the COVID-19 which in turn adversely affected the unemployment scenario of the country, rural unemployment rate - 20.21 %, urban unemployment rate - 30.93% and total Unemployment- 23% in first strain of covid-19

Limitation- Only three sectors of the Indian economy have been focused on in this paper.

Contributions- The contribution of the three sectors of Indian economy namely primary, secondary and tertiary has been discussed in this paper.

Conclusion:

Thus, we can conclude that Covid-19 has not only adversely affected all three sectors (primary, secondary and tertiary) of the Indian economy but also will have a long-lasting impact on the overall growth and development of the country. Hence, both the Central and State governments should take the necessary steps to revive the economy and bring back the development of the country once again. Currently, there is a need to implement some commonly suggested feasible strategies in the sector of agriculture, manufacturing, and services to restrain pandemic crisis so that it may flatten the recession curve and uplift the status of all sections of the society in first strain (mid- March 2020 to end-November 2020). From end-March 2021 onwards such an analysis becomes increasingly difficult due to the emergence of a new strain.

Conflict of Interest

The authors declare no conflicts of interest.

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ALIENATED PSYCHE OF CHARACTERS PORTRAYED IN ANITA DESAI'S VOICES IN THE CITY

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Abstract

Anita Desai, a globally celebrated writer, has a detached view of the complexity of the relationships, the Indian culture and customs weighing on the Indian minds, especially that of the Indian women, and the crunch of identity they face. She has shown in her fiction how alienation and suffocation of human minds finally affect their existence to live and survive. The present paper aims to highlight the alienated psyche of characters in Anita Desai's *Voices in The City*. The Psycho Analytical Method is apt and appropriate to study and analyze the emotional crisis of the characters in her writings. We can examine how complex a human mind is and how different her characters react to the same situation.

Keywords: Alienation, Society, Human Relationships, Psychology, Isolation.

Introduction

Anita Desai, an Indian English novelist and short story writer, happens to be a leading voice in Indian English literature. She is occasionally referred as an 'explorer' of inner life of her female characters. She started her fictional career with her first published novel *Cry, The Peacock* (1963), as a novelist with a difference. She was interested in presenting the interior mindscape of the characters than writing fiction dealing with social or political themes. As she herself says, she was influenced by the leading western writers like Proust, Virginia Woolf, D. H. Lawrence and Henry James. She had an advantage of her unique cultural background, being the daughter of a German mother, and having the firsthand knowledge of the works of the western writers. She asserts that the novel is essentially a vehicle for delineating human relationships mostly baffling in nature in the sense that man's actions and volitions often lead to uncertain ways under different situations. Thus, Desai always adopts novel as a vehicle for exploring the inner psyche of the female characters. But at the same time, there are traces of 'existentialism' theories in her novels as her work gives emphasis on the alienation of man from an 'absurd' world, his

consequent estrangement from the 'normal' society and his recognition of the world as negative and meaningless—presents the sensitive individual, fragmented and spiritually destroyed by the particular social conditions of life, a life complex enough to make him obsessed. All the characters in her novels like Maya, Nirode, Amla, Monisha, Sita, Sarah, Uma—suffer from a sense of isolation that is not merely physical but also psychic.

Alienated Psyche

As a complex work of art, *Voices in the City* (1965) is one of the most significant novels thrown up by Anita Desai, so called the Virginia Woolf of Indo-Anglian literature who had annexed the Sahitya Akadami Award in 1978. Based on the lives of the middle class intellectuals of Calcutta, the novel is the tale of a brother and his two sisters caught in the cross-currents of changing social values and absorbed into the bohemian city life.

In many ways, the story reflects a vivid picture of Indian social transition— a phase in which the older elements are not altogether dead and the emergent ones are not fully evolved. In other words, Indian social milieu

in transition- holding into the traditional view yet inclining towards the forces of modernity- is in focus. Deccan Herald says in this connection “ the novel is a vivid picture of India’s social transition.” Desai’s keen observation on interpersonal relationships highlights the intricacies of human nature. The novel provides us with an intimate peep into the angst-ridden psyche of women suffering the bitter consequences of incompatible marriages. The voices of the various characters by a process of self-denial, attempt to explore the secret of permanent peace and happiness in an absolutely physical world dominated by passion. Gilbert Ryle is right when he says, “ She pinpoints the exact quality of character in which she is interested...” The theme of isolation and alienation keeps haunting throughout the novel. Every character is

shown to be facing the modern dilemma of isolation and consequent frustration and disillusionment with leading passive life in the city of Calcutta. Thus, inner layers are laid bare by using the modern technique of stream of consciousness. The quest for peace and tranquility constantly ricks their consciousness.

Desai ,with depth touches and exposes the sense of isolation and alienation in character of Nirode, who is a typical citizen of monstrous Calcutta. He always moves from one false solution to another. His goal changes with a surprising rapidity. He wants to escape from success, from his mother and from the stifling world of Calcutta city. But as he himself puts it,

It is an escape from nowhere to nowhere...

He is obsessed with the desire to fail,

I want to move from failure to failure-
step by step to the rock-bottom.
I want to explore the depth of failure.

The point becomes more clear when he further says,

When you climb a ladder, all you find
at the top in space and all you can do
is to leap off fall to the bottom. I want
to get there without the meaningless climbing.

Nirode is not crazy after doing what others do in the world. He never runs after money and fame which we find most people craving for. The death of Monisha jolts him into a new

relationship with life. When the city and the mother merge at last into a single image, he starts believing in the symbolism of kali. He tells Amla,

Monisha’s death- Monisha dead.
I am sentenced to death too, now.
I am prepared and waiting for it.
I have heard her approach- death Kali.

Like Nirode, his sister Monisha also feels the pulse of alienation. She felt totally neglected and lonely even in a bustling family and in crowded Calcutta. No one seems to understand

her problems. She needs privacy but her darling liberty torn into pieces. Her longing for privacy is clear here,

I am glad they give me so much work to do.
I am glad to be occupied. Only I wish I were
given more tasks I could do alone, in privacy.
Alone, I could work better, and should feel
more-whole.

From this sense of alienation and isolation, she feels disgusted with what life has to offer her. Monisha turns to the message of detachment preached by *Srimad Bhagawat Gita*. Her inability to bear children and Jiban's indifferent attitude gives her a feeling of rejection. Jiban's upholding the charge of theft labelled against her is the final blow. Lacking courage to express her anger, she converts it into self-hatred. Her withdrawal and the impotence to combat the sinister situation

leave her with the only option to limit her choice between "death and mean existence" of which she chooses the former. The narrative exposes how in the absence of mutual understanding, appreciation and reciprocal care, Monisha feels alienated, maladjusted and suffocated in the absurdity of the routine life. She is an intellectual whose unhappy married life revealed through her diary which is buttressed by Amla when she says,

Why ever did I come Calcutta,
Why didn't I stay away in Bombay?

Whereas, in *Cry, The Peacock*, the outside world reflects the mental state of the protagonist, in the present novel, it has a much more positive role to play. Here, it becomes a most powerful character- a kind of antagonist

whom Nirode, Monisha and Amla confront at every step and see it as a force to be reckoned with. The city makes them feel suffocated and threatened everywhere:

On all sides, the city passes down
as much a frenzied passage towards early death.
Amla tells her brother,
The city of yours, it conspires against all
who wish to enjoy it, doesn't it ?

Conclusion

It can be said that *Voices in the City* is a complex work of art showing a meaningful vision concerning the quest for a sense of meaning and purpose of life. Desai has taken great pain to resolve the problem of alienation, isolation, frustration and meaninglessness prevailing in

modern society. Wisdom Arts Guardian London aptly remarks, "Anita Desai is one of the best known and highly regarded novelists working in subcontinent. The style she has evolved is lucid, light, undramatic.....her imagistic prose acquires an ambiguous and terrible power- the words hold down the events forcibly."

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SOCIAL EMPOWERMENT THROUGH MICROFINANCE MODEL: A CASE STUDY FROM PURBA MEDINIPUR DISTRICT IN WEST BENGAL

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Abstract

Microfinance (MF) has become a global phenomenon. NABARD and SGSY are the two main players in the field of forming and functioning SHG through out the country. The main objective of the study is to assess the social benefits received by the sample SHGs members through various income generating activities run by SHGs during the period under study. To assess the social performance appraisal of SHGs and their members, the “before and after’ i.e. pre-SHG and post-SHG approach will be followed. A study period of eight years from 2011-12 to 2018-19 will be selected for the study. Multistage random sampling method will be adopted for the study at different levels. 400 SHGs, will be selected from 20 GPs. lastly, 800 members will be selected through random sample technique. The simple statistical techniques like percentage mean etc. will be used. The study revealed that majority of the members socially empowered during post SHGs period. SHGs-based Microfinance model played dominant role for rural development and poverty alleviation. The study concludes that during post-SHGs period the households belonging to SHGs members have increase their social status and increase their standard of living.

Key Words: Microfinance, Pre & Post-SHG, Social Benefits.

Introduction

Microfinance (MF) has become a global phenomenon and it has been increasingly involved in developing for meeting local demands Microfinance services in India are providing mainly two different models, one is self Help Group model and the other is Microfinance Institutions (MFIs) – bank model. SHGs programme of India is the biggest in the world. NABARD and SGSY are the two main players in the field of forming and functioning SHG throughout the country. Up to March 2019 a total number of 10014243 (Out of which 5580062 are NRLM/SGSY) SHGs were formed with accumulation of savings amounting to Rs. **23324 crore** and

loan disbursement to SHGs amounting to Rs. **58317 crore** (Status of Microfinance in India , 2018-2019). MF refers to the entire range of financial services of savings, credit, money transfer, insurance along with skill training and other related service to the poor people. The rationality of MF was that easy access to small amount of loans would lead to asset creation in the hands of the poor households, which is having influence in raising their income. Further, its rationale is more logical in terms of operational framework. The operational frameworks of microfinance are:

- a) Formation of self-employment Micro Enterprise (ME) as an anti-poverty programme;

- b) The poor are able to accumulate savings from their low income level;

- c) Prevailing over the credit limit acts as financial intermediaries.

Literature Review

A variety of research establishes that micro-finance credit delivery system played a dominant role in different countries throughout the world with a participatory approach for empowering the poor. The existing literatures on performance of SHGs are reviewed. **Sinha, F. (2003)**, made a study on 'Impact Assessment for Micro-finance in India'. The study aimed at assessing on a national scale the outreach and the development impact of micro-finance programmes in India in relation to different product design and delivery system in various parts of India. **B. Kumar (2005)**, in his micro study on 'Impact of microfinance through SHG-Bank Linkage in India' observed significant improvement of growth level in assets and income of rural poor SHGs members in the backward state of Orissa in India. **Owuor, G., Groote, H. D., and Wangia, M. (2001)**, in their studies on 'Impact of self-help groups on input use in maize production in Siaya, Kenya' have made an analysis to found how credit and savings of the groups could overcome the credit constraint in maize production. The study shows that group credit plays a significant impact on the use of improved maize seed and fertilizer. The study has further revealed that SHGs are playing a very important role as a financial institution for their members. **Puhazhendi, V. and Badatya, K. C., NABARD (2002)**, presented their paper on 'SHG-Bank linkage Programme for rural poor - An impact Assessment' at the seminar on SHG-bank linkage programme in New Delhi. The study attempted to assess the performance and impact of SHG member households in terms of analysis of the pre- and post-SHG situation. The study specially stated the significant contribution to social and economic improvement of the member households of SHGs in respect of increase in value of assets, mean annual savings, average loan per member during post-SHG period, perceptible change in the loaning pattern, loan recovery performance, increase in average annual net income than in pre-SHG situation, employment generation, etc. The study

concluded that remarkable improvement of SHG members took place in social and economic empowerment. The study also concluded that sustainability of SHGs through better performance of elder groups than that of the newer ones in terms of increase in the value of assets and savings rate, better access to institutional loans, higher repayment rate and social empowerment. **Linda, Mayoux (2001)**, looked at the links between microfinance and women's empowerment. The paper concluded that women's empowerment needed to be an integral part of the policies. The paper revealed that cost-effective ways of integrating micro finance with other empowerment interventions, including group development and complementary services, were still lacking. **Ackerly, B. A. (1995)**, examined the extent of credit leads to women's empowerment by analyzing three Micro Finance Programmes (MFPs) in Bangladesh – BRAC (Bangladesh Rural Advancement Committee), Grameen Bank, and Save the Children (USA), Bangladesh field office. The study used borrowers' knowledge about accounting for their loan activity as the indicator for women's empowerment. Accounting knowledge was measured by the borrower's ability to provide information on three loan related aspects: input costs, product yield, and profitability of the loan-funded activity. **Ranadive, J. D. (2003)**, in his paper, 'A decade of women empowerment through local government in India, women's participation in SHGs and in PRI suggesting synergistic linkage' showed that SHG is the process of empowerment generated specially for women. The study concluded that after participation of women in SHG, they were economically empowered.

Objective of the study

The main objective of the study is to assess the social benefits received by the sample SHGs members through various income generating activities run by SHGs during the period under study.

Sample Design and Research Methodology

The universe for the study has incorporated the intact sample SHGs under SGSY/NRLM of rural poor, motivated and promoted by DRDA, Purba Medinipur, Zilla Parishad. To assess the social performance appraisal of SHGs and their members, the “before and after” i.e. pre-SHG and post-SHG approach will be followed. A study period of eight years from 2011-12 to 2018-19 will be selected for the study. Multistage random sampling method will be adopted for the study at different levels. The study will be conducted in 4 blocks selected from 4 sub-division of Purba Medinipur district in West Bengal. Then, 400 SHGs, will be selected from 20 GPs. lastly, 800 members will be selected through random sample technique. The simple statistical techniques like percentage mean etc. will be used.

Findings from the Study

Table-1 showed the following result which assessed through various social indicators.

- i) The study revealed that more than 71 % members socially well acknowledgment during post SHGs period.
- ii) The study observed that more than 84% of the women respondents participate family decisions with their husbands.
- iii) The study disclosed that the participation of the women respondents in social services

- iv) encouraging people to more than 50%.
- v) The study found that 65.5 percent of the respondents were felt self dependent and improved their inter-personal relations.
- vi) The study revealed that 55.63 % of the SHG members were able to provided better schooling and health to their children specially for girls..
- vii) The study examined that 54% of the SHG members were able to provided Better Care for Health and Hygiene
- viii) 86.50 % of the SHG members have actively Participation in Gram Sansad Meeting
- ix) 64 % of the SHG members were able active participation in banking transactions.
- x) 53.75 of the respondents Active Participation in Mother Committee in Primary school
- xi) The respondents were more aware of the new developmental schemes introduced by the government. A huge number respondent i.e. 67.5 percent had opined that hey were aware about the various developmental programmes such as the LIC scheme for the poor, NREGA etc
- xii) The study found that more than 80% of the members were improved their standard of living during pre-SHG period.

Table-1 Social Empowerment of the Respond

Total Responds: 800

Social Empowerment Indicators	Pre-SHG Period (No.)	Pre-SHG Period (%)	Post-SHG Period (No.)	Post-SHG Period (%)
Socially Well acknowledgment	225	28.12	575	71.88
Participation in family decision	124	15.50	676	84.50
Effective participation in Social Service	385	48.12	415	51.88
Contact with Outsider through Internet	280	35.00	520	65.00
Schooling for female Children	355	44.37	445	55.63
Better Care for Health and Hygiene	398	46.00	402	54.00
Active Participation in Gram Sansad Meeting	108	13.5	692	86.50

Active Participation in Banking Transaction	288	36	512	64
Active Participation in Mother Committee in Primary school	370	46.25	430	53.75
Active Communication with BDO 's and other office	188	23.50	612	76.50
Active Participation in Routine Immunizations	398	49.75	402	50.25
Developed Inter-Personal Relations	325	40.62	475	59.38
Active Participation in Awareness Regarding New Government Scheme	260	32.5	540	67.5
Better Standard of living	124	15.50	676	84.50

Source: Field Survey.

Conclusions

SHGs-based Microfinance model played dominant role for women empowerment and poverty alleviation. The study concludes that during post-SHG period the households belonging to SHGs members have increase their social status and increase their standard of living.

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CORPORATE SOCIAL RESPONSIBILITY AS BUSINESS ETHICS

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Abstract:

Conventionally the basic motive of the corporate sector is to earn and maximise profit. According to the environmental experts the maximisation of profit cannot take place at the cost of environmental degradation as it can jeopardize the existence of mankind. There are many laws and rules on this matter. It is the social responsibility of the corporate sectors to maintain these laws and rules. This paper examines the meaning and relevance of such social responsibility and it also examines the activities of some corporate sectors in practice. The paper also provides an attempt to introduce the term 'ethics' in the business world which is usually used in the philosophical sense.

Introduction

The fundamental mechanism behind the growth of any corporate sector is based on the interaction between demand and supply forces. Alternatively in the classical economics it is also said that – supply creates its own demand. But there should have the sense of social responsibility as one of the determinant factors behind supply side. In the absence of such sense the long run sustainability of any corporate sector also can be jeopardized. For instance cigarette manufacturer cannot deny the harmful effects on the health and at the same time with the rising number of cancer patients the average revenue of that manufacturer may be reduced as people will be more aware about the consumption of cigarette in the long run. So here, the social responsibility of the manufacturer is not to stop the production, rather it should be not to induce the people to smoke and if possible to reduce the harmful effects of smoking gradually through innovations. Thus for any company social responsibility becomes to maintain balance between its own interest and the interest of the society.

Statement of the Problem:

There are many paradoxical dimensions of the activities of the corporate sector in any society. The industrial organisations have given us many products which have made our lives so easy and full of happiness. At the same time these organisations have brought

different types of pollution. These are also responsible for the loss of moral values in human life under the guidance of consumerism. If we stop the industrial activities then there will be severe crisis in the society in every respect. Besides there will be negative growth of income and employment in the economy through multiplier effect. Thus, the question of corporate social responsibility arises from the conflict between the eternal forces of human existence and the realistic forces of human needs. According to the environmental experts production is the transformation of energy from one form to another form. So, according to them growth cannot take place in the real sense for two reasons. Firstly total energy in the universe is fixed. Secondly energy cannot be created. Now the corporate sectors have responsibility to provide a positive direction to the process of this transformation of this energy. To maintain a standard rate of profit forever the corporate sectors require the growth and development of the economy which is sustainable in the long run.

Objective of the Paper

The main objective of this paper is to analyse various dimensions of corporate social responsibility and to discuss the performances of some of the leading corporate sectors on this ground. Such analysis is very much

helpful to open the eyes of those industrialists who are still unaware about the need of CSR.

Review of Literature

Politics model considers Business Ethics as applied political philosophy (Shaw 1996). Economic Justice and the moral debate over capitalism are the determinant factors behind this concept. Friedman's theory is to some extent biased in favour of making money without any social responsibilities of the corporate companies. But the social scientists argue that capitalists can not avoid the issue of social responsibility on the questions of health and safety, personnel policies and environmental problems, affirmative action etc. apart from this for our present purpose we had to consult with a number of literatures. Such as Atkinson (2000), Deane (2005), Davis (1973), Hetherington (1973), Sen & Bhattacharyya (2001) etc. From these literatures I have been able to consult with many other literatures which have given different examples on CSR in real world. All these literatures have explained the idea of CSR from different angles. Some literatures like Bhattacharya (2001) and Kolstad (2010) have shown the conception of CSR can take place in the form of production cost against environment damage resulting from the production process of industries.

The Meaning of CSR

The basic philosophy behind CSR has been already given before. Let us analyse the idea of that taking into consideration the view of many eminent scholars. Any company is compelled to answer two questions on (1) the quality of their management and (2) The impact of its business operations on the society. There are many outside stakeholders like shareholders, customers, unions, employees, local communities, government, NGOs etc. They are mainly interested in outer circle which represents market place, workplace, community and environment. Lord Holme and Richard Walts have given the definition of CSR as – "Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the

quality of life of the workforce and their families as well as the local community and society at large". According to Keith Davis "Social Responsibility is the obligation of the decision makers to take decisions which protect and improve the welfare of the society as a whole along with their own interests" European Commission explains the concept of CSR as "A concept whereby company decides to contribute to a better society and cleaner environment and a concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on a voluntary basis".

Reasons for CSR

There are several arguments which may be presented for CSR. Such as:

- a) Business is a part of society. Business gets its resources from the society and so should use those resources in favour of society.
- b) CSR is a long term self interest. The growth of any corporate sector depends on the growth of demand side. This demand side consists of the people who have good education, environment and opportunities. In the absence of these parameters the employees as well as the supply side also will be affected.
- c) Business organization has a sound stock of resources in the financial, technical and managerial aspects.
- d) Any corporate sector cannot forget the ethical obligation towards the society.
- e) The reputation of any company depends on its public image which in turn depends on its social obligation.
- f) By performing social obligations any company may avoid government rules and regulations and therefore can act as a free enterprise.
- g) There is an iron law of responsibility. Any corporate sector enjoys a social power as it has capital and managerial power. If a part of these resources is not contributed for the social purposes then the entire social power will be lost in the long run.

Reasons against CSR

- a. The social goal of private sector can cause the deviation from its track of economic productivity.
 - b. Business must transfer the social cost to the consumers through charging higher price.
 - c. Social cost due to social responsibility can affect the profit maximisation goal.
 - d. Business people are poorly qualified to manage social issues.
 - e. The company leaders cannot take the responsibility about the results of their social actions.
 - f. Some social problems are complex by nature like depletion of ozone layers. Such problems are not easy to solve.

The Stakeholders of Corporate Social Responsibility:

[1] Shareholders:

In the protection of the interests of the shareholders there are same activities to be performed. Such as:

- (a) To ensure a fair return;
- (b) To protect the asset of the company;
- (c) To inform current financial status; and
- (d) To invest shareholder's in the best project.

[2] Customer:

The responsibilities of the corporate sector towards the customers are:

- (a) To provide quality product at a reasonable price;
- (b) Uniform distribution of goods and services;
- (c) To maintain ethics in advertisements; and
- (d) No indulge of anti-social activities like blackmarketing, adulteration etc.

[3] Suppliers and Competitors:

The responsibilities towards the suppliers and competitors are as follows:

- (a) To maintain a good relationship;
- (b) To provide clear picture about the financial status in time;
- (c) Systematic manner in payment;
- (d) To maintain land laws
- (e) To pay taxes to the government;
- (f) Not go give indulgence to the corrupted public servants.

[4] Community:

- (a) Taking role to reduce poverty and unemployment;
- (b) Thinking about backward classes;
- (c) To protect environment and natural resources for the sustainable development;
- (d) To take a role in civic affairs; and
- (e) Not to create economic concentration.

CSR or Compulsion? : A Theoretical Base (Environmental Aspect)

Normally the output decision is made through the condition $MR = MC$. Now industrial output has a serious link with the environmental status. Beyond a certain level there is possibility of environmental degradation. Under the augmented marginal cost approach a cost to compensate the environmental damage due to industrial production is added to the usual total production cost [Kolstad (2010) and Bhattacharyya (2001)]. Thus, Total Production Cost = Usual Total Cost + Damage Cost and Augmented marginal Cost (AMC) = Usual MC + Marginal Damage. Augmented MC curve lies above the usual marginal cost. Consequently to satisfy the equilibrium condition $AMC = MR$, the producer becomes compelled to produce less amount of output. Companies may not agree with the output reduction. Rather they will prefer technological up gradation in the production

system so that there is no environmental damage and damage cost becomes zero.

The Performance of Mitsubishi Group:

The Mitsubishi Estate Group has clarified its commitment to proactively contribute to societal efforts aiming to reduce its environmental impact. Under its Environmental Slogan, “For Sustainable Cities, for the Sustainable Earth”, “Mitsubishi Estate is leading sustainable urban development that gives due to consideration to such environmental aspects as biodiversity by aggressively implementing initiatives towards realizing a low-carbon, recycling-oriented society in partnership with its customers. Specifically, we are implementing various initiatives to reduce the environmental impact in general in the Otemachi, Marunouchi and Yurakucho areas through public-private collaboration. Actual initiatives are categorized into those with direct or indirect results. Initiatives with direct results include the introduction of high efficiency air conditioning systems and “dry mist” generators as well as the arrangement of roof-

top and external wall greenery on our properties. In fact, the Shin-Marunouchi Building has started the use of 100% renewable, “fresh green electricity”. Also, in the Residential Business, we are actively promoting the development of the ecofriendly “soleco” system, which combines a solar power generation system and a central high voltage power transmission system. On the other hand, initiatives with indirect results involve the staging of environmental related events and seminars, which are aimed at promoting environmental awareness and the dissemination of environmental information.

The Performance Of Bharti Walmart :

- a) 100% children enrolled in formal education program.
- b) A dispensary has been started in Haider Nagar to help people avail medical facilities in the village itself.
- c) Ensured that 100% household have toilets in the village.
- d) Twenty Community Dustbins have been installed for Waste Management.

Table -4 The Performance of TCS :

Data Centre Energy	Achieve PUE by 2015	Through data center cooling power management, server consolidation
Renewable Energy	20% renewable energy procurement	Through procurement of renewable energy at feasible location
Water efficiency	Achieve water neutrality	Sewage treatment, rainwater harvesting
Waste management		Waste categorization, developing recycling channels
Supply chain		Vendor assessments subject to sustainability conditions

The Performance of Fuji Film Group :

The Fuji Film Group carries out development of environmentally conscious products based on “Rule for Design for Environment DfE)”, in the design stage. The group sets targets from the perspective of safety and compliance, the 3Rs (Reduce, Reuse and Recycle), chemical substances contained, energy saving, conservation of biodiversity, etc., considering the entire product life cycle from procurement

through manufacture, transportation, use by customer, to disposal and reviews the degree of achievement of these targets after development. The Group’s approach is not limited to materials or equipment, but extends to software and solution by the products and services too. The Group makes efforts to contribute to reducing the environmental burden across the whole of society. Furthermore, the Group conducts quantitative and objective assessment of environmental

impact based on LCA*, while utilizing environmental labels to actively disseminate information related to the environment.

The Performance of CISCO :

- a) In the fiscal year 2012 CISCO completed green house gas (GHG) reduction goals: There are some new goals:
- b) Reduce total CISCO operational energy use per unit of revenue worldwide by 15% by FY 2017 (FY 2007 baseline).
- c) Use electricity generated from renewable sources for at least 25% of the total every year through FY 2017.
- d) Reduce total CISCO Scope 1 and 2 GHG emissions by 40% absolute by FY 2017.

Some Other Small Examples of CSR :

- a) Ben and Jerry ice cream uses only fair trade ingredients and developed a dairy farm sustainability program.
- b) Starbucks has been lauded for its corporate social responsibility efforts by evaluating the economic, social and environmental aspects.
- c) Tom Shoe Company donates one pair of shoes to a child in need for every pair purchased.

Conclusion:

In no way the relevance of CSR can be denied in the society. There are several non-environmental factors, status of which if are improved through CSR, then in turn it will strengthen the demand side of the business sector. For finance the up gradation of education sector through CSR will enhance the consciousness about the business world among the people. It will ever improve the quality of the employee in the long run. On the environmental front sustainable growth of the

corporate sector is dependent on the sustainability of this earth in the long run. Companies extract directly or indirectly renewable and non-renewable resources from the nature. Their activities are also responsible for air pollution, water pollution etc. All these will jeopardize the health of the earth. In the narrow sense, these will also invite different health hazards of the workers which will reduce the productivity and profit of any company. So there are reasons enough for the existence of CSR. After all we cannot forget one fact – we have borrowed the earth from the past and we have to give it back to the future in a better form.

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INDIAN LOOK EAST POLICY

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Abstract

In 1991, the Prime Minister of India, P.V. Narasimha Rao outlined the 'Look East' policy. The 'Look East' policy was created to strengthen India's position in the South East Asian region during the period of the Cold War. The policy was initially aimed at forging closer economic and cultural ties with the countries of the region, and ASEAN in particular. The new 'Act East' policy of the current Modi administration has tried to deepen these relations and also include security, cooperation and defense partnership in it. In addition, the new policy focuses on building ties with countries in the wider Asia-Pacific region, including Australia, New Zealand, Japan and South Korea. The primary goal behind the Act East policy is to promote India's economic growth and development and to respond to the impact of China's rise and expansion in the region. However, India needs to be mindful of the challenges associated with the implementation of this policy. The advantages and challenges of this policy have been discussed in this research paper.

Key words: ASEAN, Look east policy, Act east policy

India has political and cultural links with south East Asian countries from the ancient period. To constitute stronger relation and to manage Indian's own economic crisis in 1990s, India initiated Look east approach towards South East Asia. But surprisingly till the end of 2000 A.D. Look East was confined as an economic policy. Later in 2003 a second phase of look east also declared but the strategic importance between India-ASEAN partnerships got less attention. Although the UPA 2 govt. from 2004 had shown strategic commitment towards south East Asian region but after the declaration of Act East policy by P.M Narendra Modi a new shift in strategic partnership is drew much attention. Hence in the present paper the recent status of strategic development between India and ASEAN has been studied. Strategic co-operation is supposed to include all kinds of co-operation. The work is a study of how India is connected with ASEAN states in recent years through cultural diplomatic strategy, defense, security and economy related strategy and cyber technical understanding etc. In this context it is also shown how India is operating its strategic mechanism with ASEAN organization and individually towards each ASEAN member

with bi-lateral, multilateral process through the utilization of soft and hard power initiatives. Before discussing the paper in details let us look into a very brief literature review.

Literature review:

In the year 2006 sanjayaBaru had written *Strategic consequences of India's economic performance, Academic foundation, New Delhi, , 2006*. This writing was only about economic outcome of solid Indian financial world. But it is clear from a mere statistics that since 2009 China was largest trading partner of ASEAN while in the year 2008 India was seventh biggest trading partner. So, India was a dwarf concerning Chinese economic strategy. Another scholar S.D. Muni also argues future *strategic dimension of Look east policy* but not constituted any holistic design of strategic understanding between India and ASEAN countries. (Muni's working paper no.121, Institute of South East Asian studies, Singapore, Feb, 2011). Ambassador Rajiv Sikri, in his book (*Challenge and Strategy, Rethinking Indian Foreign Policy, Sage publication, 2009*) discussed ASEAN zone as an arc of prosperity and also emphasized on

economic strategic dimension of the region. In the year 2013, 28th June Center for Strategic and International Studies published a paper which was edited by Ted Osius & C. Rajamohan (*Enhancing India ASEAN Connectivity*) has stressed on ASEAN-USA-INDIA trio connectivity which can be made effective to a shift of power in Asia. In a recent book, Yang

Xiaoping has been advised to incorporate China with India's Act East Vision to reach a win-win situation (*Look East to Act East Policy*, ed. by Gurudas Das and Joshua Thomas, Routledge, 2016). But in my opinion, China might not be a dependable friend for India as long they would help Pakistan. All those literatures did not give a clear outlook of strategic partnership between India and ASEAN member countries and had not been discussed major imperatives of strategy related to India-ASEAN relations. After 25 years of the establishment of Look East policy, it is a suitable time to critique the past and make projections for the next decade.

Firstly, we can say, towards South East Asia, some effective key aspects of India's strategic construct are: 1. Maintenance of coastal security, 2. Combating piracy, 3. Intelligence sharing and counter terrorism, 4. Protection of the legitimate sovereign use of international waters, 5. Act as deterrence to traditional and non-traditional threats, 6. Maintain safety, security and stability in the region, 7. Establish peace and encourage greater cooperation, 8. Enforcement of international law, 9. Disaster relief operations, 10. Conservation of marine environment, joint action against climate change, 11. Build of an effective security architecture, 12. Expanding cultural diplomatic strategy, 13. Cooperation in cyber knowledge exchange, science progress, technological exchange, 14. Exchange of strategic ideas for reciprocal interests to fight terrorism, illegal narcotics trade, human trafficking. Strong initiatives are being started to taken in the time of NDA 2 Government mainly focusing on those above areas.

Secondly, Act East policy is a power boost to implement both hard and soft power understanding for strategic benefits. It is also suggested to maintain assertive maritime

strategy to check and balance the rising Chinese blue water navy. Till the end of 2016 ASEAN countries mainly are being focused on East Asia, Pacific zone while the Indian Ocean region can be a geographical centre of gravity for ASEAN members. Simultaneously India has to set up a clear military mechanism in order to maintain peace and solidarity in Bay of Bengal and Asia Pacific zone. Chinese growing influence in South-East Asia also become an issue of concern for India. A country in control of China region would be a direct threat to India's security because many South-East Asian states have adjoining land and sea borders with India. In this connection the researcher argues that India should not support one-China policy; otherwise the cunning of one-China can grasp the whole South-China region.

Thirdly, it is obvious that India-ASEAN strategic groupings can make impact on international system. This power orbit strategically started to reap crops from Asia-Pacific zone or from regional or sub-regional groupings like BIMSTEC, MEKONG-GANGA initiatives or SCO. Moreover India can make deal of nuclear energy and build up nuclear non-proliferation jointly with Australia and ASEAN. Because North Korea, China and Japan are enriched with good potential of nuclear weapons and the declaration of 'nuclear free zone' by ASEAN may not be sustained in near future.

From last two decades of Twentieth century end of cold war, collapse of U.S.S.R., rise of China, India's subsequent economic liberalization, the rise of ASEAN as regional power surprised the world. Indian Prime Minister Narshima Rao's initiatives regarding "Look East Policy" were a triumph card to accelerate India's relationship with South East Asian States. In the year 1997 India started to share 1500 Kilometers international border with ASEAN because in the mean time Myanmar became an active member state of ASEAN organization. This incident added strategic food for thinking better India ASEAN Partnership. ASEAN countries have realized that it is in their interest to include India in a regional cooperative effort to absorb India's strength. In this context one of the objectives

of the Framework Agreement on Comprehensive Economic Cooperation signed between ASEAN and India is to facilitate the more effective economic integration of the new ASEAN member states and the bridging of development hiatus among the relations. India's willingness to accede to the Treaty of Amity and Cooperation in Southeast Asia and its endorsement of the Southeast Asia Nuclear Weapons Free Zone has further assured the ASEAN countries. Moreover to a large extent ASEAN also appreciates India's security concerns which are due to geopolitical reasons rather than any hegemonic aspirations.

India became a sectorial dialogue partner of ASEAN in 1992, which was upgraded to full dialogue partnership in 1996. India's decision to accede to the 1976 ASEAN Treaty of Amity and Cooperation in July 2003 was considered a major milestone. The First Indo-ASEAN Summit in Phnom Penh in November 2002 institutionalized ASEAN-India relations and is seen as the success of India's Look East Policy and as an appreciation of India's emergence as an important player in the Asia Pacific Region. Since 2002, annual Summits are being organized with ASEAN. India and ASEAN celebrated the 20th anniversary of dialogue-level partnership and the anniversary of Summit-level partnership with a Commemorative Summit in New Delhi under the theme 'ASEAN-India Partnership for Peace and Shared Prosperity' in December 2012. The Commemorative Summit endorsed taking the partnership to the next level of 'Strategic Partnership'.

From the first decades of 21st Century India-ASEAN cooperation scattered in multi dimensional sectors including agriculture, culture, environment, human resource development, health and pharmaceuticals, information and communication technology, new and renewable energy, space science, science & technology, telecommunications, transport and infrastructure, tourism and trade. In the year 2009, India announced a contribution of US\$ 50 million to IndiaASEAN Cooperation Fund to support implementation of the India-ASEAN Plan of Action 201015 which calls for further deepening and intensifying of India-ASEAN

cooperation in the political, economic and socio-cultural sectors. The ASEAN-India Center was a milestone in this relationship which established in New Delhi in June, 2013. In the economic field total trade increased from 2.9 billion in 1993 to 47.5 billion in 2008, on the another hand India ASEAN bilateral trade grew from a meager \$7.06 billion in 2000-01 to a massive \$78.9 billion in 2011-12 while it declined to \$65 billion in 2015-16. After that it witnessed growth revival to \$71.6 billion in 2016-17. India's share of total ASEAN trade quadrupled from just 0.7% in 1993 to 2.8% in 2008, making it ASEAN's seventh biggest trade partner." India has also signed bilateral free trade agreements with Singapore and Thailand and sub-regional initiatives like the Mekong-Ganga Cooperation Initiative (MGCI) and the Bay of Bengal Initiative for Multi-Sectorial Technical and Economic Cooperation (BIMSTEC). ASEAN and India have also concluded a Free Trade Agreement in Goods (AIFTA), which was concluded in May 2009. It became fully operational from 1 August 2011 when the process of ratification by all the ASEAN countries was completed.

Trade between India and ASEAN was worth about \$76 billion in 2012-13. Both sides have set a target of increasing this to \$100 billion by 2015. Further, the Ministry of Commerce and Industry, Government of India organized the 2nd ASEAN-India Business Fair from December in 2012. India is also part of ASEAN's fresh initiative for negotiation for a pan-Indo-Pacific economic integration involving sixteen founding members of the East Asia Summit (ten ASEAN states and six dialogue partners -Australia, China, India, Japan, South Korea and New Zealand), known as Regional Comprehensive Economic Partnership. In the 4th India-ASEAN Tourism Ministers Meeting held in Vientiane in January 2013, a Protocol to amend the MOU on Strengthening Tourism Cooperation between ASEAN and India was signed and the ASEAN-India tourism website (www.indiaasean.org) was launched. Facility of 'Visa on arrival' was extended to 7 ASEAN countries — Cambodia, Indonesia, Lao, Myanmar, Singapore, the Philippines and Vietnam. Cooperation between India and ASEAN is also being intensified in the cultural, educational and academic fields,

through the promotion of people-to-people contacts, and ongoing initiatives such as the Youth Exchange Programme, Media Exchange Programme, and Special Training Courses for ASEAN Diplomats and Eminent Persons Lecture Series. India has established Centers for English Language training and Entrepreneurship Development Centers in Cambodia, Lao PDR, Myanmar and Vietnam.

India played a crucial role in setting up of the Mekong-Ganga Cooperation Project in 2000 which includes India and the five ASEAN countries including the four newer ASEAN members - Vietnam, Lao, Cambodia, Myanmar and Thailand. The India-ASEAN Science & Technology Fund was set up in 2007 with an initial corpus of US\$ 1 million and the India-ASEAN Green Fund was also established in 2007 with US\$ 5 million for funding pilot projects to promote adaptation and mitigation technologies in the field of climate change. The Ministry of Environment and Forests convened the first Meeting of the India-ASEAN Environment Ministers in New Delhi which was followed by an India-ASEAN Workshop on Capacity Building. The first India-ASEAN Ministerial Meeting on New and Renewable Energy was also convened in November 2012. Likewise, the first meeting of the Heads of Space Agencies of India and ASEAN member countries was held in Bangalore to discuss cooperation in the space sector. India and ASEAN also share concern on non-traditional security challenges in the areas of climate change and natural disaster relief. An India-ASEAN Expert Meeting on Climate Change was organized at the Indian Institute of Science, Bangalore in 2012. The area of science and technology offers great scope for India and ASEAN to cooperate. Both India and ASEAN can take advantage of each other's strength. ASEAN has significant hardware and manufacturing capabilities while India's has software and services capabilities.

The increasing importance of maritime trade and energy security for India has made it imperative to ensure the safety of Sea Lanes of Communication in Southeast Asia. In this context ASEAN and India can cooperate in the sharing of intelligence and technologies as enshrined in the 2003 ASEAN-India Joint

Declaration on Cooperation to Combat International Terrorism. From 1990s India has been cooperating with the military establishments of Southeast Asian countries. India and Malaysia signed a memorandum of agreement on defense cooperation in 1993 under which India began to train the air force personnel of Malaysia. In 2003 India and Singapore signed a bilateral defense cooperation agreement which furthered India's training of Singapore Military personnel. Since then India has given Singapore a wider access to training facilities in India. Besides India Vietnam strategic relation also strengthened till 2016. India also has taken a positive role in South China Sea dispute.

India needs to be credible strategic Partner of South East Asian countries with equal & similar status notions. India's big brotherhood idea of foreign policy is now backdated. What India done in South Asia region would not be juxtaposed with South East Asia region. Hence Act East Policy should be a great leap forward regarding strategic partnership with ASEAN countries for coming decades. In response to expansionist Chinese policy, from its string of pearls strategy, one belt one road etc. and increasing Naval presence in the South China Sea and the Indian Ocean region, New Delhi also decided to initiate more strategic dialogues and military exercises with ASEAN states. In the year 2018 ASEAN India commemorative summit was held in New Delhi remembering the 25 years of its constructive engagement which was an instance of bonding the strength of India and ASEAN communities. Hopefully at the 14th ASEAN India summit in Vientiane in September 2016, Prime Minister Modi highlighted the multi-dimensional nature of India-ASEAN relationship, evoking stronger grounds for rejuvenated 'Act East Policy' in India's foreign policy initiatives. In a nutshell we can say India's strategic relation with ASEAN is intensified in a positive way in 2019. We can expect that the "Acche Din" would be continued regarding India-ASEAN strategic relationship in near future.

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ANALYTICAL STUDY OF JAGJIVAN RAM'S ROLE AS A NATIONAL LEADER

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Abstract

Jagjivan Ram is evaluated only as a Dalit leader which does not seem to be true in terms of his contributions to Indian society. He was a great national leader. He proved it throughout his life with his wisdom and understanding. Along with the upliftment of Dalits, he worked equally for the poor and downtrodden of every class.

Key Words - Jagjivan Ram, national leader of untouchables, egalitarian society, labor minister, railway minister, defense minister.

Introduction

Jagjivan Ram popularly known as 'Babuji' was an important figure in the politics of our country. He was an enlightened thinker and a symbol of the hopes and aspirations for the poor and deprived people. He had a unique combination of innumerable qualities like high-quality social image, sharp intellect, deep vision, intense patriotism, erudite erudition, unshakable self-confidence, fearless thoughts, pure heart, simple living, high thoughts etc. Jagjivan Ram was born on 5 April 1908 in a very simple Harijan family in a village called 'Chandwa' near Shahbad.¹

Babuji's entire life was full of struggles. From childhood, he had to face social evils like untouchability. From the village school to the college, he raised his voice against this evil practice. Lifelong tried to uplift the Dalits and establish an egalitarian society.

He was a great political leader. For a long time, he worked tirelessly for political freedom, social equality, justice, economic emancipation and cultural upliftment of Indians especially Dalits. In the true sense, the political life of Babuji started under the leadership of Netaji Subhash Chandra Bose in

the historic Congress session of Calcutta whom he met in 1928.²

By actively participating in the Ravidas meetings of Calcutta, he started attracting people towards him with his eloquent speeches. By running an anti-drinking movement and cleanliness campaign, he started attracting big Congress leaders towards himself. People started listening to his speeches and got influenced by him.³

Jagjivan Ram had made a place for himself in the Congress party even before independence. He actively participated in the Quit India Movement of 1942. Before the Quit India Movement, Jagjivan Ram had called from the post of President of the 8th session of the All India Depressed Classes Association in Meerut that "we are fighting for the freedom of the country". But at the same time we are also fighting for the freedom of our Dalit society. We are committed to the end of our social, religious and economic exploitation and equality with ourselves in Hindu society."⁴

It would not be appropriate to describe Jagjivan Ram only as a Dalit leader. On 2 December 1946, he got the post of Labor Minister in the interim Union Cabinet of the country and even after independence; he again

became the Labor Minister of independent India from September 1946 to 1952. He either amended all such laws which hindered the benefits of workers or made new Acts so that the workers could get maximum benefits. Referring to the plundering and exploitation of the capitalists, he said, "Though we got political freedom on 15th August 1947, we have been unable to achieve economic freedom even now. The real freedom lies not only in the eradication of poverty and illiteracy but also in providing proper shelter, healthy living conditions and food at least twice a day to the millions of working people of the country. This can be possible only when the capitalist and the workers will treat each other like twin brothers and understanding the difficulties of the workers, the capitalists will stop the accumulation of wealth in a few hands. "

While on the one hand Babu Jagjivan Ram emphasized on improving the quality of production, on the other hand he called upon the workers to remain united. He has written at one place that "we cannot ignore those workers who are not in a position to put their demands and problems before the employers, the public and the government." It is essential and necessary for such workers that the Government should come forward to help them and work for the betterment of their condition, which is concerned with increasing their wages and improving working conditions, while there is a conflict between them and the employers. There is struggle. If I make this point more clear, I will say that a large number of workers are engaged in agricultural work in the mines, in the plantations and in lakhs of villages of the country. The condition of these workers, their illiteracy, ignorance and weakness is very unsatisfactory. "⁵

In 1952 he was made the Minister of Communications. He reorganized the Ministry of Communications and the Department of Postal Telegram was also under the Ministry of Communications. Jagjivan Ram's most important move as the Minister of Communications. Pataspadam was the nationalization of companies. The **Inkhari Committee** had given a report in 1948 that the presence of many communication

companies was not in the interest of the country, but till now the government had not taken any action on the basis of this report. During his tenure, the salary of the employees of the postal department was also increased, which was very low till that time. To overcome the problem of accommodation of the employees, quarters were also made for them.

The nationalization of private airlines was the first step of its kind. The nationalization of other private sector companies also depended on the success of this move. This step of Jagjivan Ram was successful, it is proved from the fact that in 1975 many private sector companies were nationalized in the country. ⁶

In 1957, he was given the Ministry of Transport and Railways. At that time the railways was passing through a very important phase. In 1957, he was given the Ministry of Transport and Railways. At that time the railways was passing through a very important phase. Jagjivan Ram laid 1450 km long railway line during his tenure. 1500 km of line has been converted to broad gauge. The final shape of the 2000 km railway line was given. He worked hard for the development of railways. Three bridges on different rivers were also built during this period. These bridges reduced the distance between different places. High speed freight trains were also introduced. Refrigerated trains were also arranged so that the goods loaded on them were not spoiled. ⁷

Babuji was an able administrator, an unmatched politician and an eloquent orator, the department he touched became gold. In 1966-67, the country was going through a food crisis. In such a situation, Jagjivan Ram announced as soon as he took charge of the Food and Agriculture Minister –"I will not allow a single person to die of hunger." By bringing Green Revolution, India was made self-sufficient in the matter of food grains and food grains were also exported abroad. Thus Babuji is considered the father of the Green Revolution. He said- "the Green Revolution that took place under his guidance, increased the yield in the field, is the contribution of management, fertilizers, irrigation, government assistance and the hard work of

the laborers.” On ignoring the workers, the main component of the Green Revolution, he warned that if this situation continues, the growth of Green Revolution may stop. If the workers do not get their due share, they cannot work with the enthusiasm which will increase the yield.

He believed that a new feudal class was being born from the Green Revolution and due to the emergence of this class, the gap between rich and poor is widening. Apart from this, the newly born wealthy class is adopting and promoting various types of dirty cultures and wrong beliefs. To stop this trend, he told the need to strictly implement the Land Reform Act, Land Ceiling Act, and the rule of '*Jo Jote uska Khet*'. He demanded to introduce ceiling on excessive expense, so that the workers, poor and downtrodden could get their real rights and the country could move rapidly towards prosperity.⁸

Babuji's most notable work as Defense Minister was establishing the liberation of Bangladesh in 1971 and the historic victory over Pakistan.

Conclusion

From the making of the Indian Constitution to the establishment of an egalitarian society and as various cabinet ministers, Jagjivan Ram always appeared in the first line of modern Indian leaders. Due to his administrative understanding and policy skill, he was assigned important ministries in central governments time and again. Jagjivan Ram contributed exceptionally well to every ministry and proved with his dedication, hard work and honesty that a national leader of his stature born in Dalit society was not born before him on the soil of India.

He was as calm as he was strong. They had to face discrimination at every step. But he never spread hatred against anyone. Babuji never created any rift between Dalit and non-Dalit society. Babuji continued to uplift the poor and downtrodden like a silent political ascetic. His steps led to less uproar but more Dalit upliftment. Instead of creating a Dalit vote bank for his electoral purposes, he gained popularity among all castes. He worked for a

change in the condition of Dalits by reforming the laws of India. It was a soundless reform. Babuji rose to the post of Deputy Prime Minister of India – without any ruckus and noise. He has a world record for being an MP for 50 years. He was an MP from 1936 to 1986. Babuji's policies had an artistry that was acceptable to non-Dalit people as well. This was the reason that Babuji enjoyed respect among all castes and was undeniably invincible in elections. He was the leader of all the castes and sects of India, not the Dalits only. It makes him the greatest dalit leader of India who had wide acceptance in non-dalits as well

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INTEGRATED RURAL DEVELOPMENT PROGRAMME IN INDIA: AN EVALUATION

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Abstract

Rural development is the process of improving the quality of life and economic well-being of people living in rural areas. According to 2011 Census 68.84% of population lives in villages. The backwardness of the rural sector would be a major impediment to the overall progress of the economy. India is predominately an agricultural country and farming is their main occupation. According to 2011 Agricultural Census of India, an estimated 61.5% dependent on agriculture. India's IRDP, launched in 1978-79, was one of the most ambitious programs in the world, reducing rural poverty by providing income-generating assets to the poorest. The program was first introduced in 1978-79 in select areas, but by November 1980 covered all areas. During the Sixth Five Year Plan (1980-85) assets worth Rs 47.6 billion were distributed to about 16.6 million poor families. During 1987-88, another 4.2 million households were assisted with an average investment of Rs 4,471 per family or 19 billion in total. The main objective of the Integrated Rural Development Program (IRDP) was to raise the identified target group families below the poverty line by creating sustainable opportunities for self-employment in the rural area. The target group under IRDP included small and marginal farmers, agricultural laborers and rural artisans. In order to ensure that benefits under the program reach the more vulnerable sections of the society, it was stipulated that at least 50 per cent of the assisted families should be from Scheduled Castes and Scheduled Tribes having an equitable flow of resources. In addition, 40 per cent of the coverage was for women beneficiaries and 3 per cent for physically challenged persons. IRDP has been evaluated in this research paper.

In this research paper performance of IRDP has been discussed. Since the programme was merged with SGSY in 1999 hence the data used for the study were accordingly.

Key Words: IRDP, integrated rural development programme, Evaluation, 1978-1999.

The integrated Rural Development Programme (IRDP) was launched in 1978-79 in order to deal with the dimensions of rural poverty in the country. The Government of India has given loans to poor rural families, marginal farmers, agricultural laborers, rural artisans, people belonging to Scheduled Castes, Scheduled Tribes, non-agricultural laborers who live by doing small jobs in the rural areas of the country. Government subsidy will be given so that they can start their own business. IRDP launched on October 2nd. The programme was implemented in all the blocks in the country as a centrally sponsored scheme funded on 50:50 basis by the Centre and State. The Scheme is merged with another scheme named S.G.S.Y. since 01.04.1999.

Aim of Integrated Rural Development Program:

- a) To create employment opportunities in rural areas and increase the purchasing power of the people.
- b) Science and technology should be used to create employment opportunities. Also, local resources can be used there.
- c) All types of programmes, jobs should be simple, which are easy to do and the beneficiaries can earn money by doing that work. Beneficiaries should get financial benefit from this scheme.
- d) The main objective of this scheme is to increase the income of the people of

rural areas by adopting industries like animal husbandry, poultry, fisheries, dairy, cottage industries, pig farming.

- e) In order to implement these schemes properly, the government is meeting the basic needs like drinking water, electricity, roads. Apart from this, setting up of market centers, health and education centers is also being done.
- f) Under this scheme, farmers and laborers are being provided with developed types of modern equipment and new technology, so that their income can increase.
- g) The main objective of this scheme is to develop a mechanism at the local

level so that everyone can get the benefit.

Beneficiaries

- a) Rural labor
- b) Farmer Laborer
- c) Marginal Farmers
- d) Rural Artisans
- e) SC, ST people

Agencies

- a) (Ministry Of Rural Areas And Employment)
- b) (State Level Coordination Committee (SLCC))
- c) Block)
- d) (District Rural Development Agencies (DRDA))

Table-I Integrated Rural Development Programme Subsidy

Category	Subsidy	Maximum subsidy
1 Women	40 %	
2 Disabled	30 %	Highest subsidy 4000 (Rs)
3 Schedule caste/schedule tribe	50 %	Highest subsidy 6000 (Rs)
4 Marginalized farmers and agriculture labours	33.33%	
5 Small farmers	25%	
6 Educated unemployed (Class 8 failed or pass) DPAP and DDP area	50%	5000 (Rs)

Funding of Integrated Rural Development Programme

- a. There is a 50:50 partnership between the Central and State Governments for this scheme.
- b. This scheme is running since 1978 in the blocks of all the districts of the country. Money is given by the Center to the states according to the ratio of the poor rural of the country to the poor rural of the state.³ Rural banks, commercial banks and cooperative banks also provide money for this scheme.

Development plans under Integrated Rural Development Scheme

- a. Under this scheme, roads, schools, panchayats, wells, tube wells, ponds (ponds) will be built at the local level so that the local rural people can get employment.

- b. In the Integrated Rural Development Scheme, arrangements will also be made to give food grains in return for work.

This program was first introduced in 1978-79 in select areas but by November 1980, all areas were covered. During the Sixth Five Year Plan (1980-85) assets worth Rs 47.6 billion were distributed to about 16.6 million poor families. During 1987-88, another 4.2 million households were assisted with an average investment of Rs 4,471 per family or 19 billion in total. Prime Minister's Rural Housing Scheme was started in 1985. The aim was to build 20 lakh housing units, of which 13 lakh were in rural areas. This scheme will also give loans at concessional rates to the people to build houses. It started in 1999-2000. In 1999-2000, ₹1483.39 crore was used for this scheme, and around 7.98 lakh units were manufactured. A central outlay of ₹1710.00 crore was provided for this scheme in 2000-01. It improved the living standards of rural areas: health, primary education, drinking water, housing and roads.

The programme was to be implemented by District Rural Development Agency (DRDA) with the assistance from block level machinery. The scheme for Development of Women and Children in Rural Areas (DWCRA) was launched in 1982 as a part of IRDP. Both in terms of the volume of aggregate investment planned and the number of families to be benefitted, the IRDP was the largest programme of the Sixth Five Year Plan for the alleviation of poverty in rural areas. Keeping this in view, at the instance of Ministry of Rural Reconstruction, the Programme Evaluation Organisation(PEO) decided to undertake an All India Evaluation Study of this programme during 1983-84. The study report was brought out in May, 1985. According to the report In course of the Evaluation study, no uniform pattern was found regarding organisational set up at the State Headquarters for the administration and execution of IRDP. The strong administrative setup recommended by the Ministry of Rural Development had not come into existence in most of the States except Gujarat and Rajasthan and to some extent Andhra Pradesh. In most of the DRDAs, neither the resource surveys could be taken up nor the perspective plans were prepared as prescribed under the guidelines due to the lack of requisite planning. Due to reluctance on the part of officials in the absence of adequate perquisites and training, a large number of posts of the 3 Assistant Project Officer were lying vacant and there were other administrative problems. A few States were also not ready to share the burden of even 50% of the cost of development due to paucity of resources. Most of the States had constituted state level Coordination Committees for the supervision and coordination of the programmes. However, there was lack of coordination at the district and block level. In fact the block level machinery was found to be quite weak for providing an appropriate and integrated delivery system due to multiplicity of other

sectoral programme being administered by 'line' Departments. 18 out of 33 districts had reported an inadequacy of infrastructure for providing benefit schemes/ assets to the selected beneficiaries. More than half of the States covered under the study had not attempted to prepare the 5 year perspective plan for the respective districts in spite of the emphasis in the guideline. The study pointed huge lacuna and loop holes in the implementation process.¹

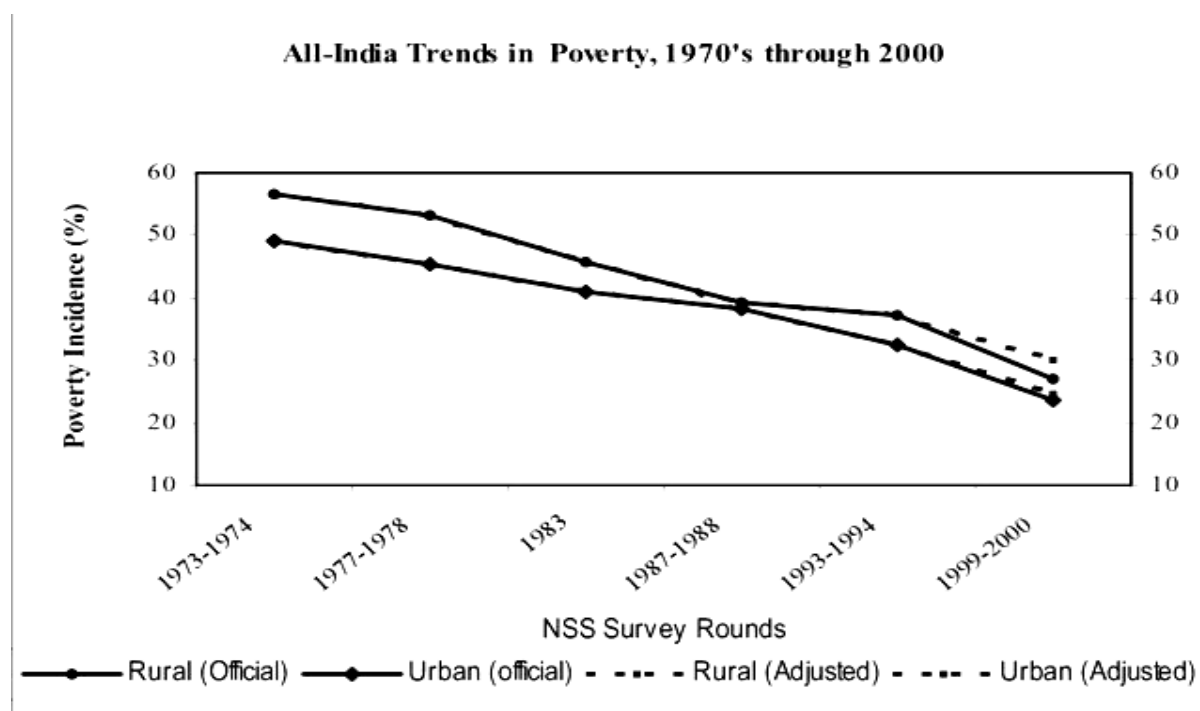
But many experts raised question on the success of IRDP and said that the **IRDP** has been **successful** in providing incremental income to the poor families, but in most cases the incremental income has not been adequate to enable the beneficiaries to cross the poverty line on a sustained basis mainly because of a low per family investment. According to Rajbir Singh Dalal(2006) the poorest of the poor is given priority consisting at least 50 per cent of the beneficiaries from SC and ST, 40 per cent from women and 3 per cent from the handicapped. Family is considered as the unit for IRDP assistance. It remained in operation for more than two decades covering more than 5 crore beneficiaries with a total expenditure of about Rs. 30,000 crore at the national level. However, the actual position of the Beneficiaries could not improve accordingly and most of them are still not in a position to meet their basic needs properly. The reasons observed are the large size of family, illiteracy, ignorance and lack of spirit to work besides most of them have no future planning and are mingled with present needs. Moreover, the bureaucratic attitude of the concerned officials, misappropriation in utilization of assistance and poor involvement of the beneficiaries have checked its performance. Thus IRDP cannot attain the desired goal successfully and became a politically motivated programme, hence requires modification. (Dalal, 2006)

Table II Achievements of special Employment and Poverty alleviation programme in rural areas between 1998-99 to 2003-4

<i>Heads</i>	<i>Unit</i>	<i>Targets</i>		<i>Achievements</i>		
		<i>1998-99</i>	<i>1992-93</i>	<i>1998-92</i>	<i>1992-93</i>	<i>2003-2004</i>
1. IRDP-Families assisted SGSY	million	N.F.	1.88	1.66	2.07	0.90
2. TRYSEM—Rural Youth trained	million	0.29	0.30	0.17	0.28	—
3. DWCRA						
(a) Groups formed	number	60,000	7,500	50,000	9,000	—
(b) Membership	million	N.F.	—	0.50	0.13	—
4. JRY/JGSY SGRY-II—Mandays of employment generated	million	396	776	375	782	391.6
5. EAS-SGRY-I Mandays of employment generated	million	N.F.	—	416.5	—	372.83
6. PMRY—Employment Generated	lakh	3.3	—	2.9	—	1.8

Source : NITI Ayog Govt of India

Table III : Poverty eradication all India trends: Urban -Rural (Manuela Ferro, 2002)



he study of the above figure shows that urban poverty decreased faster than in rural areas. After the implementation of IRDP in 1978, there was some reduction in the gap between urban and rural poverty. But what is certain is that the government did not get the expected success in achieving the goals of IRDP. Although the IRDP scheme failed to meet its objectives but his scheme has proved to be a major increase in the income of the Indian

rural population. The objective of IRDP was to enable identified rural poor families to cross the poverty line by providing productive assets and inputs to the target groups. The assets, which could be in primary, secondary or tertiary sectors, were provided through financial assistance in the form of subsidy by the government and term credit advanced by financial institutions. The program was implemented in all the blocks in the country as

a centrally sponsored scheme funded on 50:50 basis by the centre and the state. But when the scheme failed to get the desired result, the scheme merged with another scheme named Swarnajayanti Gram Swarozgar Yojana (SGSY) since 01.04 1999.²

(Paul, 1998) in his study found that IRDP was not very effective in states like Bihar and Uttar Pradesh in terms of poverty eradication, increase in per capita income and improvement in standard of living but found to have given better result in the state like Punjab, Andhra Pradesh and Himachal Pradesh. Of Ministry of Rural Reconstruction, the Programme Evaluation Organisation (PEO) undertaken an All India Evaluation Study of this programme (Evaluation Study of Integrated Rural Development Programme (IRDP) during 1983-84. The study report was brought out in May, 1985. The study found that no uniform pattern was found regarding organisational set up at the State Headquarters for the administration and execution of IRDP. The strong administrative setup recommended by the Ministry of Rural Development had not come into existence in most of the States except Gujarat and Rajasthan and to some extent Andhra Pradesh.³

Causes of poor implementation of IRDP

It is observed that IRDP program had some major shortcomings. The resources provided were inadequate, there was a large number of over dues, poor quality of assets provided to the beneficiaries, the follow up of the beneficiaries was inadequate and lack of training facilities to small and marginal farmers. In the integrated rural development, the village was treated as a homogeneous concept and as a unit of development which was not there. Thus there was a serious problem of uneconomic and non-viable villages or rural settlements that could form a more economically efficient base for integrated rural development. No attempt was made to consider the policy of distribution of land or for more equitable distribution pattern and revitalizing the possession of other productive assets in the rural areas by limiting size of individual units. The IRDP had inability of science and technology to solve, by itself, the problem of rural poverty.⁴

My study shows that the State Governments could not create a strong and well-equipped organizational set-up at their headquarters to effectively implement this program at the earliest. There were structural weaknesses in its administrative set up. State Governments were being hampered by frequent transfers of key officers like Project Officers, Assistant Project Officers of DRDA. There was no arrangement for regular training courses for Community Development Project Officers, BDOs, Extension Officers and Village level functionaries. The existing training institutes were of substandard quality to meet the requirements of IRDP. Project officers were not accountable to BDOs for implementation of IRDP. There were discrepancies in the distribution of funds allocated to DRDA to make the implementation of the program effective. State governments failed to prepare perspective plan for each block on the basis of survey of resources, development potential as well as constraints of each area and existing institutions and activities going on in the area and also they were not given top priority. There was not any streamline process for settlement and reimbursement of insurance claims. To ensure the development of activities in the secondary sector, there was a need to develop the ability of the beneficiaries to acquire skills in respect of the activities for which they are to be employed. Intensive activities with adequate forward and backward linkages had to be encouraged but not there were malpractices, in payment of interest to the beneficiaries on the subsidy portion of the cost of the property, etc. The Ministry of Rural Development may consider a thorough review of the existing training arrangements and the syllabus prescribed by various training institutions. The Ministry may examine the feasibility of setting up training-cum-performance-cum-production centers in each cluster of the village with the help of KVIB and other related institutions, which can provide not only equipment, raw materials etc. but also on the job training. For the youth until they develop enough confidence to manage their own enterprises. It should be ensured that resources are more controlled in areas where the poorest people live and programs should not be spread over wide areas as was observed during the study. The physical targets

regarding coverage of beneficiaries under IRDP in future should be fixed keeping in view the level of development and economic conditions prevailing in different regions. The Ministry of Rural Development should take steps to impress upon the State Governments the need to cover the maximum. Number of IRDP beneficiaries under tertiary and secondary sector schemes and schemes under allied business, such as fishing and sericulture. Animal husbandry schemes should be provided only in those areas where infrastructural facilities including marketing support are available. There is a need for a comprehensive review of the feasibility of specific ongoing plans for areas, including integration with district and block local level plans, to make them more suitable to meet the needs and conditions of different regions. . This is necessary not only to ensure that the plans prepared are specific but also to increase productivity and return from investments made for this purpose. The increased value of annual income, taking into account the normal value addition since the adoption of the poverty line criterion. The method followed by Gujarat and Rajasthan with respect to verification of assets and may also be adopted by other State Governments to study the impact of the program in terms of resultant increase in the income of the beneficiaries.

Integrated rural development programme although partly succeed to meet its objectives but the prograame prepared a database for future poverty eradication programme in the country. In 1999 when the programme merged with other programme, various studies had already been done that helped government agencies to come up with S.G.S.Y(Swarnajayanti Gram Swarojgar Yojana). SGSY is being implemented since April 1999 as a major anti-poverty scheme for the rural poor, by organizing them into Self Help Groups (SHGs), providing them with skill development training and helping them to get credit linkage with financial institutions and providing infrastructure and marketing support for the products produced by them. Government of India and the State Government are sharing the costs in the ratio of 75:25.

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GROWTH AND DEVELOPMENT OF WOMEN: A PARADIGM SHIFT FROM ANCIENT TO MODERN INDIA

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Abstract:

(Men and women are divine creation of God. It is assumed as a universal truth that men and women are human beings and they are inter-related with each other. No one can live without other. In the absence of one of them, human life is also incomplete. There was a time where women were confined in the four corner of the house and had to remain busy in household works. History reveals that women have had no space in the political arena and they were also refrained from the decision-making power. After independence, the government has initiated a number of policies and programmes for strengthening the socio-economic condition of women through constitutional means. It is also observed that from First Five Year Plan to Twelfth Five Year Plan, so many women related programmes were initiated by the Government for the upliftment of the women communities. In this context, this article is a modest approach to unravel the position and status of women in ancient India along with their constitutional status in the post independent era.)

Key Words: Women, Development, Constitution, Five Year Planning, Empowerment

Women constitute the half of the population of the world.¹ Women are integral part of the development process of any country and to achieve this goal it is necessary to give an equal footing to women with their male counterpart in terms of capacities, access to resources and opportunities. In developing country like India, the status of women is very poor due to a number of reasons like, illiteracy, low work participation, conservative attitude of the male dominated society. Further, their decision making power and political participation as well as income generating activities are also very low due to this same reason. Hence, the empowerment of women is inevitable for the overall development of the country. The meaning “empowerment” has a wider connotation which means increased spiritual, political, social, gender or economic strength of individual and communities. After the seventy-five years of independence, the role of women have been confined to child rearing and housekeeping having least decision-making power. Till now, the women have

been treated as the weaker section of the society and least access to property rights and the services launched by the state and central government. Our constitution guarantees equal opportunities for both male and female communities but women folk are less advantageous in getting benefit out of it due to restrictions imposed on them at different levels of family, community and society.

From the inception of the world, it is assumed as a universal truth that men and women are human beings and they are inter-related with each other. No one can live without other. In the absence of one of them, human life is also incomplete. Therefore, it is learnt from the *Ramayana* that although *Devi Sita* was the wife of Lord Ram, yet she was always treated as a friend by Lord Ram. It is also described in the “*Siva Puranas*” that Lord Siba also always treated his wife Parvati as his “*Ardheswar*” (half of his body). So, in the ancient mythology women were respected and they were treated as the part and parcel of their conjugal life². It is also said that “*Yatra*

Naryastu Pujyante, Tatra ramanti Debata” (God resides where women are worshipped). Manu also stated in *Manu smriti* that God manifest where women are honoured. The circumstances in which they are ignored and offended; all religious performances are aborted. The home that tortures daughter-in-law degenerates into a hell. He further said that in that home in which husband and wife are mutually happy, there prevails blissfulness. No religious rite could be performed without the wife”.³ It is apparent from the argument of Manu that the husband and wife are one and inseparable. According to Manu, the mouth of a woman is always pure. Therefore, men should always honour women for their own prosperity and interest.

In the ancient time the great ladies were highly respected in the society due to their qualities of intelligence, determination, loyalty and leadership, etc., even if some sorts of faults were committed by them knowingly or unknowingly during their life time. Kunti, in the *Mahabharata*, even had a son before marriage (albeit by accident or through her naivete) but went on to become a queen by marrying another man, king Pandu. But, Kunti possessed so much good qualities with herself that history and society forgot her pre-marital indiscretion and by virtue of her humble, sober and loving attitude she could win the heart of a great king like, Pandu and could marry him and she was widely accepted for her noble qualities and always became a respectable woman in her family throughout her entire period of life.⁴

History also reveals that during *Rig-Vedic* period women enjoyed a very high status and the society always accorded them a high value of esteem. They were always treated with equal status with their male counterpart. There are numerous hymns in the *Rig Veda* indicating the high status accorded to women in the *Vedic Society*. There are more than thirty women sages mentioned in *Rig Veda* with specific hymns associated with them.⁵ Further, it has been written in the Hindu scripture that “*Ahalya, Droupadi, Tara, Kunti, Mandodari sthata, Pancha kanya smare nityam maha pataka nasanam*”. It means in the early morning if we pray and articulate the name of the great ladies like *Ahalya*,

Droupadi, Tara, Kunti and Mandodari, who dedicated their lives for the sake of the wellbeing of the society and particularly the noble sacrifices made by them for their husbands, then all our evils will flee. Thus, the women had a high value and respect in the ancient society.

After the Vedic period, the position of women considerably deteriorated and they were put under many restrictions as illustrated by the epics, the *Purans and Dharmasastras* of Hinduism. The ancient Hindu law giver Manu also said in “*Manu Smriti*” that women are in conformity with the Vedic ideology which gives women a noble position in society. He opined that there is no difference between the housewife and the Goddess of Fortune, both illumine the home and are to be adored as such. However, he had made a very critical analysis by observing the then society and said that women entirely dependent on men and subjected her to the authority of her father, husband and son in different periods of her life as a daughter, a wife and a mother.⁶ Hence, for a woman there could be no freedom in her life and she had to remain in chain in the entire period of her life.

In this way, history reveals that at a particular time in ancient India, women were forced to remain confined to the four corners of the house due to the strict rules and regulation and conservative ideas and attitude of the then male dominated society which never allowed them to work at par with male communities. The social activists of the contemporary era raised their voice against the evil practiced against women and tried to elevate women from a position of degradation to that of reverence. A galaxy of social reformers both male and female including Dayananda Saraswati, Keshab Chandra Sen, Sarojini Naidu, Anni Besant, Pandita Rama Bai, contributed a lot to women empowerment.⁷ Raja Ram Mohan Roy, the father of Indian Renaissance, initiated a bold step for women empowerment in the nineteenth century by campaigning against the caste, polytheism, child marriage and sati system. In order to provide a social status to women he also strongly advocated the property right of women.⁸ Mahatma Gandhi, the Father of the Nation, had also given a clarion call to women

to join freedom struggle and there by women at large participated extensively or actively in the freedom struggle of India.⁹ The leaders of the Indian freedom movement also urged for a noble ideology of gender equality in India. In its Fundamental Rights Resolutions of Indian National Congress which was adopted in the year 1931, made an elaborate provision of “freedom, justice, dignity and equality” for women and thought that these principles were highly necessary for nation-building.¹⁰ Therefore, the framers of the Indian Constitution had given adequate emphasis for the emancipation of the status of women.

Constitution of India dealt with Fundamental Rights and Directive Principles of State Policy and elaborated in detail the social structure of India. The Preamble to the Constitution of India contains two specific objectives which are directly related to the status of Indian Women. It has been categorically stated that justice- social, economic and political for all and Equality of status and opportunity for all.¹¹ Our constitution also guarantees universal adult franchise by which the women are granted right to vote and contest in the election.

Indian Constitution guarantees both rights and privileges to women through Fundamental Rights and Directive Principles of State Policies which are mentioned below¹² :

- Article-14 confers on men and women equal rights and opportunities in political, economic and social sphere.
- Article-15 Prohibits discrimination against any citizen on the grounds of religion, race, caste, sex, etc.
- Article-15(3) Special provision enabling the state to make affirmative discrimination in favour of women.
- Article-16 Provides for equality of opportunities.
- Article-39(a) Mentions policy securing state equality for men and women, the right to a means of livelihood.
- Article-39(C) Ensures equal pay for equal work.
- Article-42 Directs the state to make provision for ensuring just and

humane conditions of work and maternity relief.

- Article-51 (A) (C) also speaks to renounce policies derogatory to the dignity of humans.
- Article-243 (D) Provides reservation for women of not less than one-third of seats in the offices of Chairperson of the Panchayati Raj Institutions (PRI) through the 73rd & 74th Amendment of the Constitution of India in 1993.

Thus, after independence, enormous provisions have been made in the Constitution of India to facilitate women to work with men on an equal footing in all respects. Beside this, Indian Government also promoted so many policies and programmes for the development of the people. With special reference to women’s development, Government of India has brought out Integrated Rural Development Programme (IRDP), Training of Rural Unemployment Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWACRA) and other special policies through five-year plans. After the post-independent era the Government of India adopted planned strategy for the socio-economic development of the people where equal importance was given to the emancipation of women. Both the Government of India and the state governments realized the importance of devoting attention to the economic betterment and development of women in India. The government’s attitude is also very transparent in this regard and where population maintain equal ratio of males and females, the emergence of women entrepreneurs has great relevance and importance otherwise it will be amounting to neglecting 50% of the entrepreneurial talent of the country. No doubt, creative entrepreneur is the backbone of a nation’s industrialization, economic development and above all the good governance of the country. In each and every Five-Year Plans due attention has been focused on women’s development. But it is observed that there has been a marked shift in the approach to women’s issues from welfare to development from the Fifth Five Year Plan (1974-78). All most all the union

governments irrespective of their party affiliation always in favour of increasing role of the status of women in the society. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The last census report (2011) indicates that the gap between women and men is severe as far as education level is concerned, showing 82.14% of adult men are educated whereas only 65.46% of adult women are known to be literate in India.

Keeping in mind the empowerment of women those who are treated as very much vulnerable or disadvantage sections of the society, the First Five Year Plan (1951-56), the development of women has been treated as subject of “welfare”. Later on in the subsequent five-year plans, the term as an approach has changed from “welfare to development” and to “empowerment”. The First Five-Year Plan (1951-56) gave top priority to various welfare schemes for women and these schemes aimed at the development of maternal and child health through family planning services. The Central Social Welfare Board (CSWB) was set up in the year 1953 to chalk out various welfare programmes for the development of women. For the first time, the Community Development Programme was launched in 1952 for mobilization of women through *Mahila Mandals* or Women’s Clubs for promotion of their welfare.

Certain provisions are also initiated in the Second Five Year Plan (1956-61) for the welfare of women. Here, more emphasis was given to overall development of rural women and emphasis was given to protection of women against various types of exploitation and atrocities. Some provisions like maternity benefits to women and crèches for their children were also added. It also suggested speedy implementation of the principle of equal pay for equal work both for men and women. Further, capacity building training should be imparted to women to develop their personalities and to compete with their male counterpart for the higher-level public sectors and private sectors jobs. One of the most outstanding achievement of this Plan was the enactment of the “Maternity Benefits Act, 1961”.

In the Third Five-Year Plan (1961-66) more importance was given to female education and a large financial outlay was also provided to carry forward this noble mission. The Fourth-Five Year Plan (1966-74) once again gave emphasis on women’s education. Beside this, it also gave equal importance to the immunization of pre-school children and provision of supplementary feeding for children, expectant and nursing mothers. In 1972, the Government of India introduced a new central scheme to construct Hostel buildings for Working Women. The scope of the Scheme was widened in 1980 and adequate provisions were made for day care centers for children. It was in the early 1970s so many Crash Schemes like Rural Employment, Food for Work Programme, Drought Prone Area Programme, and Desert Development Programme were initiated to strengthen the rural economy of India. Further, more special provision was initiated in the Fifth-Five Year Plan (1974-78) by incorporating wider training facilities to women for income generating activities for their social protection. The plan also makes elaborate provisions for the women’s employment to alleviate poverty and their economic independence. The decade 1975-85 was observed as the “International Women’s Decade” and both the government and private sectors organizations marched forward and addressed the hindrances confronting the women community at large and thought for alternative strategies for promoting equality and development of women’s specific needs and problems. Accordingly, the Government of India, started the scheme of Assistance to voluntary Organizations for Creches for Working and Ailing Women’s Children and the Scheme for Vocational Training and Adult Women. During this Plan Period, the Ministry of Social Welfare also started a massive scheme, like, the Functional Literacy for Adult Women and a Scheme for Setting up Women’s Training Centers for rehabilitation of Women in distress in 1977-78. The Welfare and Development Bureau was also set up in the Ministry of Social Welfare in 1976, to look after the implementation of women welfare programmes and schemes which is a remarkable progress of this Plan. During this

year, the Equal Remuneration Act was enacted to benefit the working women.

Beside the above programmes, the Fifth Five Year Plan (1974-78) was also very important for the introduction of different new welfare schemes and policies of the Government of India and these policies were totally gender neutral. To address the poverty from the grassroots level the Government of India launched the Integrated Rural Development Programme in 1978-79. This programme facilitated the family of below poverty line (BPL) to get credit from banking institutions and subsidy from government for self-employment and income generation activities. Under the IRDP programme a new scheme was also launched for Training of Rural Unemployment Youth for Self-Employment (TRYSEM). Further, the National Rural Employment Programme (NREP) was introduced in 1980 and also the Rural Landless Employment Guarantee Programme (RLEGP) in 1983. But, in all these programmes the main target group was men while women were ignored.

The Central Social Welfare Board (CSWB) submitted a report of National Plan of Action (NPA) to improve the conditions of women and identified the areas of health, family planning, nutrition, education, employment, legislation and social welfare should be given on priorities basis with planned intervention. Accordingly, the National Machinery for Women was set up in 1975 with its formal structure. After implementation of all these programmes, it was observed that the women having rural base had felt the impact of these schemes and the status of the women belonging to the socially backward and poor classes remained unchanged. These facts caused a serious concern to the Government of India that started rethinking of improving the existing policies frame works and mechanisms for the larger interest of the women welfare.

The Sixth-Five Year Plan (1980-85) was a landmark in the history of women's development by introducing a separate chapter and adopting a multidisciplinary approach with a three-pronged thrust on health, education and employment. During this Plan period a number of schemes exclusively for

women development were initiated including Employment and Income generating programmes, Training-cum Production Centers for Women and Non-formal Education for Girls. More importantly, this plan gave rise to a very woman specific programme like "Development of Women and Children in Rural Areas (DWCRA) which was launched in 1982-83 as a sub-scheme of Integrated Rural Development Programme (IRDP). The very objective of this scheme was to bring about overall improvement in the quality of life of women by creating credit-based opportunities for self-employment for the poor women having a close access to the basic services like, health, education, drinking water, sanitation, etc. Further, during this Sixth-Plan period a new department named "Department of Women and Child Development" was created in 1985 by the Government of India to look after the various welfare and developmental schemes for women and children. The National Commission for Women was set up in 1980s as an apex statutory body at the national level to review the implementation of the Constitutional and legal safeguards provided for women. The Commission recommended several remedial legislative measures to address the women related organisatoinis at the grassroot level. The commission was also empowered to advise the Government for the creation of new policy for the benefit of women.

The policy makers tried their level best to incorporate more and more inclusive developmental programmes for women in the Seventh-Five Year Plan (1985-90) with a major thrust area is to raise the economic and social status of women. More prominently, this plan extended the implementation of "Development of Women and Children in Rural Areas" (DWCRA) throughout the country which became a source of inspiration for the formation of Self-Help Groups for Women to improve the socio-economic conditions of marginalized and vulnerable section of Indian women. The National Policy for Education, 1986 also began during this plan period when women education was also given more emphasis.

Women empowerment was given due attention during the Eighth-Five Year Plan (1992-1997)

with some specific developmental approach. The priority area of this plan approach was the participation of women in all socio-economic and political spheres with an equal footing with their male partners. Keeping this in mind, the special emphasis was given to expand the former DWACRA groups, "*Mahila Mandals*" and to promote rural employment and women entrepreneurship which paved the path to include the inclusion of "gender" in this plan. In 1990, the Parliament of India enacted the National Commission for Women Act. Beside this, in 1991, the Government of India also took a bold step to formulate the development plan of "Action for women and children" with a view to fulfilling the objective underlined in the South Asian Association for Regional Cooperation (SAARC) Decades of the Girl Child (1991-2000). During the end of this plan period in 1996 the Draft of the National Policy for the Empowerment of women was also finalized.

The Ninth Five Year Plan (1997-2002) endorsed the steps taken by the earlier plan in which women empowerment was considered as a significant approach to bring overall changes in the nation. Further, this plan took more additional strategies to bring a conducive environment which would provide ample opportunities to women communities to realize their rights and to work equally with men. This Plan also suggested to provide reservation for women to the extent of 33 per cent in the Lok Sabha as well as the State Legislative Assemblies to ensure women's participation in the decision-making process. It was also in favour of adopting an integrated approach for empowering women through effective convergence of the services, resources, structures and man power in related sectors and formation of Self-Help Groups by mobilizing the women both for rural as well as urban for their socio-economic empowerment. In order to develop a competitive spirit among women it also wanted to equip women with modern skills in modern ventures to make them economically independent and self-reliant. For the economic upliftment of the women, the ninth plan also envisages popularization of education among men and women as the only panacea to eliminate

gender base society. The central Government constituted a committee in March, 1997 to review the progress of various programmes taken up for the empowerment of women from time to time. In order to give an extra look to the women empowerment, the Planning Commission of India instructed various Ministries of Central and State Governments to draw up special component plans exclusive for women in the programmes of their respective Ministries. The Commission also urged upon both the Union and Provincial Governments to allocate 30 per cent of funds for the women-specific and women-related sectors.

Once again, the Tenth Five Year Plan (2002-2007) gave top priority to empowerment of women and development of children through right based approach. This plan supported the objectives and guidelines adopted in the "National Policy for Empowerment of Women (2001) and was of the opinion that it must be translated into action for the survival, protection and development of women and children with a formal structure. The main key take way of this plan was to development of the social aspects of the marginalized sections of the population, making of infrastructure and the issues associated with regional imbalance. Under this plan, so many existing women related programmes like, target for reduction in gender gaps in literacy as well as wage rates by at least 50% within 2007; reduction of maternal mortality ratio to 2% per 1000 live births, etc. were focused. Further, the plan suggested a number of schemes for women empowerment for the purpose of eliminating all forms of gender discrimination and to lead a happy life at par with men. These schemes include Swayamsidha, Swashakti, Support for Training and Employment Programme (STEP), Training-cum-Centres for Women (Swawlamban), and Rashtriya Mahila Kosh(RMK), etc.

Eleventh Five Year Plan (2007-2012) recognized Women as the main agent of social and economic growth. Hence, it was realized that multi-pronged interventions must be made to ensure gender equality in the society. Women must be provided with basic entitlements and a conducive environment free from all forms of violence against them

including physical, economic, social and psychological, etc. Efforts must be taken to ensure the participation and adequate representation of women at the highest policy levels, particularly in Parliament and State Assemblies. In order to bring a sustainable development, it is highly desirable that women empowerment policies must be ensured by strengthening existing institutional mechanism and creating new ones for gender mainstreaming and effective policy implementation.

The Twelfth Five Year Plan (2012-2017) has been embarked upon just after the 2011 Census and it continued up to 2017. As per the Census 2011, women account for 48.46% of the total population of the country and the overall sex ratio increased by 7 points from 933 in 2001 to 940 in 2011. In view of women sex scenario, the Twelfth-Five Year Plan has focused on certain key strategies for women's agency so that the vast majority women community of the nation can join hand in the national mainstream and with their support the overall growth rate of India will be improved to a considerable extent. So, this plan proposes to initiate strategies like, economic empowerment, social and physical infrastructure, enabling legislations, women's participation in governance, inclusiveness of all categories of vulnerable women and engendering national policies and programmes. Thus, the Twelfth-Five Year Plan sought to end gender-based inequities, discrimination and violence faced by girls and women. It also recommends that government and voluntary sectors should make policies of empowerment for women and translate strategies in to actions by removing inequalities in access to and control over resources, in economic opportunities, in power, rights and political voice.

Under the First Five Year Plan to Twelfth Five Year Plan a number of programmes and schemes were being implemented with huge investments for the all-round development of women. All most all the women development strategies laid emphasis mainly on the elimination of inequalities between women and men and also making provision of special opportunities and measures to enable them to progress equally with their men counterpart.

But it is found from various studies that in spite of the implementation of different policies launched by the union and state government, the women communities are facing a deplorable condition. Though the Indian constitution makes enormous provisions for establishing equality between men and women and provides for affirmative actions in favour of women to strengthen their socio-economic position, the fate of women in India remains miserable. Now the social scientists, Policy Planner, Development Practitioners and Government agencies contemplate for the new additional steps for achieving the gender equality as well as economically strong women communities who can shoulder their responsibilities as bravely as their male counterparts. However, planning just on the paper is not a solution to the problem of poor status of women in the society, but it is a high time to take urgent and strong actions to achieve this goal. The government, NGOs, local leaders, activists and most importantly women themselves will plan out strategies to make their life better and enable them to brighten their future without depending upon their male partners. Then only we can expect their political participation in democratic governance. It is very often said that if the economic condition of women would be vibrant, they would be attracted towards the governance of the country.

Thus, now-a-days, the women are required to play a dynamic role in both economic and political development. The work of woman is not restricted to kitchen only. The famous and beautiful saying in Sanskrit "*Udyogam Purush Laxanam*" which means the male persons have the only right to work for the livelihood of the family.¹³ Those days are gone now. A lot of change has been observed in the role of women in terms of social, political and economic aspects. The society expect more participation from the women folk in socio-political and economic spheres. Now, the women communities are very much interested to come out from kitchen dragon and with an intention to participate in the socio-political activities of the nation at par with their male counterpart. They find pleasure in independent living and hankers for economic independence and political freedom. The most

important factors like, spread of education, both formal and informal on the one hand and the rapid growths of mass media on the other hand have awakened the women to get equal justice in the society like men. Once upon a time, Late Pandit Nehru, the First Prime Minister of India stated that “to awaken the people, it is the women who should be awakened. Once she is on the move, the family moves, the nation moves—he further adds that, the building India as a nation will also be judged by the position of the Indian women”.¹⁴ Further, the World Bank Report and World Conference on Women also declared that women are central to the poverty alleviation efforts. Therefore, it is sure that the empowerment of women in terms of economic, social and political capability, in rural areas would definitely augment in India’s all-round development.

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DIFFICULT DAUGHTERS: A SAD STORY OF A WOMAN WANDERING IN SEARCH OF IDENTITY

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Abstract

Amritsar-born Manju Kapoor is an Indian novelist whose debut novel, "Difficult Daughters", won the 1999 Commonwealth Writers' Award. she has an MA (in 1972) from Dalhousie University in Halifax, Canada and an M. Phil from the University of Delhi. Difficult daughters is about educating daughters who, after education begin to think for themselves, begin to question the core values and hypocrisy of society. The story moves between the demands of modernity and set traditions. The novel is based on a straight, upper-minded, middle-class Punjabi family during Partition in the 1930s and early 40s. It throws light on the conservatism prevailing in Amritsar. The climax centers around Virmati, who seeks something beyond marriage. In this research paper, the novel has been reviewed in a modern context.; and the diversionary turns in the way of women's education, women's freedom and women's empowerment have been discussed. Torn between the desire for education and the greed for illicit love, bravery becomes the unintentional cause of ruin for many. Women education and freedom do not necessarily live women happiness. Along with higher education, 'ethics' and 'high living values' are very important. They cannot be ignored in the name of women's freedom. In this novel, both Professor and Virmati are educated but are blind in their selfishness. This novel reflects the disorientation of women empowerment. In this, the professor is an absolute male with dual face man, for whom illicit relationship is a common occurrence and he is capable of taking any kind of immoral decision for the sake of lust since time immemorial. But, the goal of a woman is not to become a man, is it?

Keyword: Manju Kapoor, difficult daughters, women empowerment, illicit love, revolt against society

Women who struggle in search of identity lead miserable lives; and those who do not struggle also lead a miserable life. One struggles and the other surrenders. Fighting women are warriors trying to give a better life to their daughters. Surrendered women become dungeon doors for their daughters. This novel is the story of women of three generations.

Manju Kapur (born in Amritsar, India) is an Indian novelist. Her first novel, Difficult Daughters, won the 1999 Commonwealth Writers' Prize, best first book, Europe and South Asia. In this research paper, her first novel difficult daughters have been discussed. This novel was first published in 1982. This novel caught the attention of the world due to its storytelling and writing skills. According to India Today, this engaging novel is about educating daughters and facing the

consequences when they learn to think for themselves and question the core values of society. The theme of this novel is an age-old conflict between modernity and tradition - which ends with the sacrifice of a woman. This time enacted in an honest, high-minded, middle-class Punjabi Lalaji family in the 1930s and 40s.

The novel is the story of the daughter of Aryasamaji Lala Dewan Chand, a resident of Amritsar who yearns for something beyond marriage. Seeing the existence of her weak mother giving birth to a dying child, Veeramati seeks a life of her own. She wants to be like her cousin Shakuntala, who is educated, sophisticated and most importantly, she lives in Lahore. Before independence, in the days before partition, Lahore was a splendid city. It was New York for Punjabi

youth. In whose Lawrence Garden, Anarkali Bazaar, the color continues to be scattered, this city was the best city of India as a center of art, literature and music, entangled in the politics of IPTA and Left. This is the story of the time when the Government College in Lahore was the "Oxford of the East" because of its deep intellectuality.

Virmati falls in love with one of her romantic neighbours, a married professor who has returned from England. Virmati eventually marries that professor. She has to live with the wife of that married neighbor but soon she is tortured and has to leave her husband's house. In fact, Virmati's so-called infamous life is a setback for women's education and the Arya Samaj movement in Amritsar. The novel tells the wonderfully gripping story of Manju Kapoor, who was born in Amritsar and now teaches at a college in Delhi. It took her five years to research and write on *Difficult Daughters*. She perfectly captures Virmati's struggle between her duty to her family, her desire for education and independence, and her illicit love for a married man.

Introduction

This novel is not just a story of the nature of rebellion of three generations of women. The novel's inclusion of the small, coherent details that color the daily lives of Indian women serves to bring the authenticity of their India to life at large, even to a foreign reader who may not be familiar with the original words. In her test of the quest for female identity, Kapoor delivers a lighthearted novel full of power, honesty and grace. Set in the backdrop of World War II, Partition and nascent India, this book is about love- betrayal , rebellious, sorrow and courage

Virmati is the eldest daughter of an affluent Arya Samaj family who encourages education for its girls, not independent thinking. She falls in love with a married professor with two children and thus begins the painful journey of being suspended in time to start her life. When they get married and Virmati is rejected by the professor's family, her husband encourages her to study—by her own choice, to be his partner, to be independent within the limits set by him, and to be with his parallel family. The story

moves beautifully through time and places- Amritsar, Lahore, finally Delhi. Virmati's desire to keep the professor with her, her struggles, frustrations, her little joys and 'non-cooperation' is wonderfully depicted.

This is the story around the time of Partition. Written with absorbing wit and empathy, *Difficult Daughters* is the story of a woman torn apart between family duty, desire for education and illicit love. When I started reading this novel, I remembered a lot about North India (the thing about cooking, eating, sleeping outside). In this second decade of the 21st century, the story of the last three generations may seem a bit old. Now live in relation is getting recognition gradually in India, especially in high society. Apart from this, a new law has also been made in India, in which if a married woman has sex with someone other than her husband, then it cannot be considered illegal.

The theme of the partition of India and Pakistan was very heavy in this story. In this case, its story to the new generation of 21 century may seem scattered with so many incidents. The story is interesting and alive in many respects. Manju Kapoor deserves praise for writing such a serious book about division, sex and families as a woman about Indian women of early 20th century.

After finishing the book, I felt that story should not have ended here. One question still haunts me today is why my Ida wanted to know more about her mother's life. This was not the normal relationship between a mother and daughter, which is seen in the Indian environment. It is a powerful story of a young woman's quest for freedom. Born into a high-minded affluent family in Amritsar, Veerrmati also spends her early life looking after her siblings. With the encouragement of her father and grandfather, Virmati's dream of getting an education became her biggest passion. But her desire for higher education is very disappointing for □□□ mother-Kasturi. As far as Kasturi is concerned, a good marriage is a woman's destiny. And in the eyes of Virmati's mother, Virmati is inviting a disaster in her quest for freedom.

Virmati does not want to share her past with her daughter Ida in her last moments. Does she think that her own daughter will consider her a stigma? Ida researches her past against her mother's wishes. These three women namely Kasturi, Virmati and Ida i.e. women of three generations revolted against each other in the same way. While maintaining a steady focus on the heart of the story, *Difficult Daughters* is to be commended for engaging the reader in all kinds of information with in-depth details of history, nuances of Indian way of life through introduction of myriad interesting characters.

The novel depicts the various forms of the woman in great detail. All of her female characters are fiercely presented, each charming in their own way-from the professor's first wife to Virmati's roommate. And all these women are attractive despite their flaws. No one, including Virmati, is devoid of flaws in the story. Virmati's father is perhaps the most progressively drawn among the male characters here. Whereas the character of the professor is like that of a one who develops immensely intelligent compassion with his eyes, but ended as a very coward middle class Indian male.

According to Gurucharn Das (DAS, 2013), unfortunately, the other characters are dead and inert - especially the professor. Like many Indian males, he is an irritating coward who talks big and does little. Occasionally, Kapur manages to bring alive the sad situation of his first wife. Even so, she has missed an opportunity by not building up two warm and sensitive men - Virmati's father and grandfather - who would have lifted this book to a new level. As it stands, it is a competent, intimate woman's novel - which, mind you, is not a small accomplishment.

There is a funny use of 'English idioms' with Punjabi flavor in this novel. It is characteristic of Indian English novelists. But this experiment sometimes seems too superficial. "it is you who are eating my head", "but the children dance on my head all day", "who is this gandhi woman who has entered the

aangan?", "where has that good for nothing gone and died?".

According to Das (DAS, 2013), virile BBC English of the professor's letters provides a dramatic contrast to the Punjabi-ised idiom of the book. The overlay of Partition towards the end is the weakest part of the novel. Kapur tries too hard to bring in obligatory history. It doesn't work. This is not a Partition book. It is a fine love story, set in the sentimental days before Partition. (DAS, 2013)

The novel aptly captures the essence of Rosemary Tong's observation that – "When our lives get too difficult to handle, we consciously work ourselves into a rage or go down into depression" (194). Virmati's self-realization of her "splitting into two socially unacceptable pieces") is in par with the novel's backdrop of the Partition saga that fragmented India into two. In this struggle for freedom and autonomy India loses thousands of innocent lives in the rage of communal riot and hatred, while Virmati loses a part of her self and retreats into depression and bitter temperament which is why Ida perceives her mother only as a bad-tempered person throwing tantrums at the slightest occasion. Thus the vision of independence instead of signifying the dawn of a new era ironically turns out to be a sad and sordid tale of misery. Virmati perceives and identifies her plight, her dislocated partitioned self not only through her life's experiences but also through her fragmented nation (Ghosh, 2015).

The weakest person in this whole story is the professor. He is an educated but dishonest character. He not only cheats on his wife but also extinguishes the fire of his lust by trapping a young girl. He is a very scared greedy person with no character. There is also a professor's wife in this story, has gone unnoticed by anyone. Her husband i.e. Professor brings another wife to her house and she has to accept his decision. Iravati marries the professor, knowing that the professor has a full family. Her move raises questions on Virmati's morality. Interestingly she is also an educated women. In real India, the meaning of women's freedom seems to be limited to arbitrariness and snatching the rights

of another woman by one woman. The film industry of India acts as a role model for the Indian youth in many ways. So called empowered famous actresses working in this film industry often marry married people. While doing this, they never not think about the other woman who is a victim of their move. The meaning of women's freedom in India is the sad journey of being a victim of arrogance and the male class. Although there has been a lot of progress in the economic level of women in India, but in search of a independence, these women go into the age of materiality. There is a huge gap between female freedom as presented in books & in the film world and in real social life. This distance is more than in 1900's India. Large-scale homicides due to illicit relationships, suicides, depression and domestic violence are the side-effects. Unfortunately in India, women's freedom means adopting western civilization. Western civilization in India refers to the lifestyle and philosophy of life shown in English films and novels. They are as real as Indian movies. Virmati's role model in the novel is her sister, who leads a modern life in a higher educational institution in Lahore. Iravali is the predecessor of millions of young women of modern India who go to hell in search of happiness.

And the main reason for this is the difference between the world they found in the books, films, television and the real world.

The path to women's emancipation does not come out by making her masculine, but can be achieved only by making her feminist.

Difficult Daughters recommends the challenges that come in the way of women's freedom and plead efforts to achieve logical meaning of women empowerment.

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DRUG ADDICTION IN INDIA: A STUDY

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Abstract

Drug addiction in India is ruining the lives of people in a very dangerous manner. The prevalence of drugs among the youth has become very high. 14% of the country's people consume alcohol. Poor people are dying by consuming country liquor. Heroin and cocaine are expanding among educated youths and teenagers. In such a situation, it is necessary that we follow the scientific process to get rid of this nasty addiction of drug and study the necessary material related to it. Modern research shows that addiction is a disease and treatment of this disease is possible. In this research paper, details of the number and profile of drug and drug users in India have been discussed. Apart from this, the history, theory and treatment methods of addiction have been discussed in detail. The goal of this research is to delineate useful information for addicts, government departments and voluntary organizations working in this area.

Key words: Addition, types of addition, concept and theories of addition, cases and nature of addition in India, treatment of addition.

Addiction is taking a terrible form in India. From the very beginning, Indians used to consume hemp, cannabis, dhatura, Handiya (alcoholic beverages used by tribes in Jharkhand), palm tree liquor (Tadi) etc. different forms of alcohol were consumed in ancient India. But the consumption of alcohol was not considered good in the society. In India, the consumption of cannabis and hemp was religiously acceptable to some people. Sadhus and tantriks associated with many Shaiva and Shakta sects of India used to consume them. But, a drunken and bald person was considered a curse for the society and the family.

The consumption of handiya was a common occurrence in tribal-dominated areas. Similarly, in the rural areas of Bihar, Tadi (an alcoholic beverage) is extracted from the palm tree. The game of adulteration is in full swing at the roadside toddy shop. Today is being sold by mixing intoxicating pills and intoxicating powder. Which is being consumed abundantly by the youths to the old people. Traditionally, the consumption of Khaini and Bidi (tobacco) is very widespread in the rural areas of India.

But in the recent few decades, drug addiction in India has expanded its dangerous way. Of these, the youth group has been affected the most. Young people are addicted to new types of drugs. Among these, cocaine, brown sugar, etc. are prominent. Drug addicts include big movie stars, highly educated professionals and ordinary young men and women. Street garbage pickers, homeless children and working children from very poor families use extremely dangerous drugs and chemicals.

In February 2019 National Drug Dependence Treatment Centre (NDDTC) Govt of India presented a report on "Magnitude of Substance Use in India"¹ report was one such to come after a gap of more than a decade. Key findings of the report are as follows:

1. **Opioids (heroin, morphine, etc):**
Approximately 2.6 crore people in India have used or use opioids. More than 60 lakh people in India suffer from Opioid use disorders. The most common drug used is Heroin followed by Pharmaceutical opioids and Opium. Uttar Pradesh, Punjab, Haryana, Delhi, Maharashtra, Rajasthan, Andhra Pradesh, and

Gujarat contribute to more than half of the people suffering from Opioid abuse.

2. **Sedatives and Inhalant:** Approximately 1.18 crore people use sedatives and inhalants. 4.6 lakh children and 18 lakh adults need help as a result of inhalant use. The prevalence of use is higher in children and adolescents as compared to adults. Uttar Pradesh, Madhya Pradesh, Maharashtra, Delhi, and Haryana have a very high child population in need for help as a result of an overdose.
3. **Injected Drugs** (Through syringes and other mediums): Over 8.5 lakh people inject drugs into themselves and are addicted. Uttar Pradesh (100,000), Punjab (88,000), Delhi (86,000) top the numbers. The most common drugs injected are Heroin (48%) and Buprenorphine (46%). 27% of people who inject drugs admit sharing their needles with other people, risking diseases like HIV.
4. **Alcohol:** About 14.6% of the total population of India (~ 16 crore people) are users of alcohol. Country liquor (desi) and IMFL (Indian made foreign liquor) are predominantly consumed beverages. Nearly 6 crore people suffer or need help because of harmful/dependent alcohol use i.e one in every three alcohol users. Uttar Pradesh, Chattisgarh, Tripura, Punjab, Goa and Andhra Pradesh have the most prevalent alcohol use.

Drug addiction- Conceptual framework

Professionals view drug addiction as a disease or a life-threatening choice. Researchers argue that the process of drug addiction is like a disease model in which any part of the body or brain, some kind of defect and disease symptoms. Any type of addiction is a gene-like choice model with disorders of reward, memory, stress, and the like. Substance addictions are related to drugs, alcohol, and smoking.² Process addictions are related to non-alcoholic addictions. Substance-related behaviors such as gambling, spending, sexual activity, gaming, the Internet, and food.³

Psychologists' earliest definition of addiction is that the addict lacks self-control over something that has a rewarding effect that keeps him coming back. The addicted person wants to escape, but he cannot resist the temptation. Addicts lose control of their actions. It is seen that an addict struggles with his addiction and desire for sobriety and regains control over his actions.⁴

The word addiction is traced back to the 17th century.⁵ The use of drugs such as alcohol, opium, cocaine and cannabis is also described in the ancient history of India, Syria, China, South America, etc.⁶ In ancient Indian society, a person who was intoxicated was considered bad for the society.

In the 1880s, Sigmund Freud and William Halstead began experimenting with cocaine users. Freud hypothesized that cocaine may be the answer to many mental and physical problems. He published a research paper titled "On Coca" about the benefits of cocaine. Unaware of the powerful addictive properties of drugs, Freud began to appreciate these drugs. Over time Freud and Halstead unknowingly became the guinea pig in their own research. Freud publicly supported cocaine and its uses, theorizing that cocaine could be used as an anesthetic that would later be used as an anesthetic. Tested and found correct. ⁹ However, most of his other claims about cocaine turned out to be false, and his advocacy for cocaine severely affected his career.

While working at the Vienna General Hospital (Vienna Krankenhaus) in Austria, Freud became addicted to cocaine. He started using cocaine to get rid of migraine. When the effect of cocaine decreased, Freud increased the amount of cocaine used. With information about the pain-relieving properties of cocaine, physicians began giving cocaine to their patients who needed pain relief. ⁷

Unaware of Freud and Halstead's cocaine experiments, the American physician W.H. Bentley was doing a similar experiment on his own. Index Medicus published his article describing how he successfully treated cocaine patients who were addicted to opium and alcohol. The use of cocaine as a recreational drug spread like an epidemic around the world

in the late 1800s.⁷ It was not until it was realized that cocaine was more addictive than before and how many deaths were being caused by cocaine overdose.⁸

As cocaine spread, physicians began to look for ways to treat patients addicted with opium, cocaine, and alcohol addiction. Physicians debated on relationship between "addictive and personality" label, believed that the traits that Freud possessed (bold risk-taking behaviour, emotional status and mental turmoil) were what characterizes the "addictive personality"

Important contributors

Physician Sigmund Freud altered the way we perceive ourselves and communicate about our perceptions as a number of his theories have been popularized and terms he created have entered into general language.⁹ Theories on mental health, personality development, and illness that Freud developed are considered highly controversial. According to Freud, people are endowed with three levels of awareness: conscious, preconscious, and unconscious, where conscious level refers to what we are fully appreciative of, preconscious is what people could be aware of if they became more attentive, and unconscious level includes facts that humans cannot be aware of. The aim of the therapy is to turn unconscious into conscious.⁹

William Halsted, contributed surgical techniques that ultimately led to improvement of the patient's outcome following surgery.^{7,10}

G. Alan Marlatt was a pioneer in the field of addiction psychology. Marlatt adopted the theory of harm reduction, and developed and scientifically tested ways to prevent an addict's slip from becoming a relapse. He understood that expecting immediate and complete abstinence from addicts often deterred addicts from seeking the help they needed and deserved.

A. Thomas McLellan is known for the development of the Addiction Severity Index or ASI and serves as editor-in-chief of the Journal of Substance Abuse Treatment and the

deputy officer of National Drug Control Policy, Research and Evaluation.¹¹

Arnold Washton is known for his work in the development of therapeutic approaches to the treatment of drug and alcohol abuse. William L. White wrote over 400 papers and 18 books. He received awards from the National Association of Addiction Treatment Providers (NAATP), the National Council on Alcoholism and Drug Dependence, (NAADAC), the Association of Addiction Professionals and the American Society of Addiction Medicine (ASAM).¹²

Definition:

Addiction is a progressive disease and psychiatric disorder that is defined by the American Society of Addiction Medicine as "a primary, chronic disease of brain reward, motivation, memory and related circuitry. It is characterized by the inability to control behavior, it creates a dysfunctional emotional response, and it affects the user's ability to abstain from the substance or behavior consistently."¹³ Psychology Today defines addiction as "a state that can occur when a person either consumes a substance such as nicotine, cocaine, or, alcohol or engages in an activity such as gambling or shopping/spending."¹⁴

Disease model of addiction

Recently researchers have argued that the addiction process is like the disease model, with a target organ, a defect, and symptoms of the disease. In other accounts, addiction is a disorder of genes, reward, memory, stress, and choice.¹⁵

According to the new disease model, rather than being a disease in the conventional sense, addiction is a disease of choice. That is, it is a disorder of the parts of the brain necessary to make proper decisions. As one becomes addicted to cocaine, the ventral tegmentum nucleus accumbens in the brain is the organ. The defect is stress-induced hedonic regulation.

Table 1: Disease models and their descriptions

Model	Description
Generic model	The genetic makeup of an individual determines how they respond to alcohol. What causes an individual to be more prone to addiction is their genetic makeup. For example, there are genetic differences in how people respond to methylphenidate (Ritalin) injections. ¹⁶
Reward	Increased dopamine is correlated with increased pleasure. For that reason, dopamine plays a significant role in reinforcing experiences. It tells the brain the drug is better than expected. When an individual uses a drug, there may be a surge of dopamine in the midbrain, which can result in the shifting of that individual's pleasure "threshold".
Memory	The neurochemical, glutamate is the most abundant neurochemical in the brain. It is critical in memory consolidation. When an addict discovers an addicting behavior, glutamate plays a role by creating the drug cues. It is the neurochemical in motivation which initiates the drug seeking, thus creating the addiction. ¹⁷
Stress	When under stress the brain is unable to achieve homeostasis. As a result, the brain reverts to allostasis, which in turn alters the brain's ability to process pleasure, which is experienced at the hedonic "set point" (see figures one). ¹⁸ Thus, previous pleasures may become no longer pleasurable. This is also known as anhedonia, or "pleasure deafness". When stressed, the addict may experience extreme craving—an intense, emotional, obsessive experience. ¹⁹
Choice	An addict may incur damage to the orbitofrontal cortex (OFC), the anterior cingulate cortex (ACC), and the prefrontal cortex (PFC). This damage causes a tendency to choose small and immediate rewards over larger but delayed rewards, deficits in social responding due to decreased awareness of social cues, and a failure of executive function such as sensitivity to consequences. ²⁰

Treatment

The addict suffers from psychological dependence and some may suffer from physical dependence.³⁹ Helping an individual stop using drugs is not enough. Addiction treatment must also help the individual maintain a drug-free lifestyle, and achieve productive functioning in the family, at work, and in society. Addiction is a disease which alters the structure and function of the brain. The brain circuitry may take months or years to recover after the addict has recovered.²¹ Research shows that most addicted individuals need a minimum of 3 months in treatment to significantly reduce or stop their drug use, however treatment in excess of 3 months has a greater success rate. Recovery from addiction is a longterm process for some addicts.²¹ People who are in search for help their first stop is going to be a rehabilitation center there

a group of LCDC (licensed chemical dependency councilors) will then help them with the base of why their person is addicted. They will then go on and continue on the path that is best for them and recovering.

The process when the body rids itself of drugs is referred to as detoxification, and is usually concurrent with the side effects of withdrawal which vary depending on the substance(s) and are often unpleasant and even fatal. Physicians may prescribe a medication that will help decrease the withdrawal symptoms while the addict is receiving care in an inpatient or outpatient setting. This is generally the hardest part of getting rid of an addiction. All of the different side effects that come in this withdrawal processes is almost undoable alone. There can be many types of treatments. Long-term residential- Treatment is structured and operates 24 hours a day.

Residents will remain in treatment from usually 6 to 12 months while developing accountability, responsibility and socialization skills. Short-term residential programs are on average 3–6 weeks in a residential setting. Outpatient treatment program vary regarding the services offered and the intensity. It's more affordable and may be more suitable for patients who are employed full-time and/or who have secured multiple social supports. Individualized drug counseling not only focuses on reducing or stopping illicit drug or alcohol use; it also addresses related areas of impaired functioning such as employment status, illegal activity, and family/social relations as well as the content and structure of the patient's recovery program. Group counseling is an outpatient treatment option facilitated by a treatment provider and used to expand on the support system the patient already has. This kind of group counseling is done for people with addictions in prison as well. It gives them a sense of community in a place where they would feel their lowest. Intensive outpatient program (IOP)- As the name implies this is an outpatient treatment option designed for addicts who for various reasons do not have the opportunity to attend an inpatient treatment program, yet who otherwise would not be able to receive the level of support needed to recover from their addiction.

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PERFORMANCE ANALYSIS OF SBI MUTUAL FUNDS

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Abstract

Mutual fund is the fastest growing product of the financial services industry. It has emerged as a main vehicle of investment and important source of returns for small investors on their investments. The volatility in the capital market and reduction of interest rates on deposits diverted a large number of small investors towards mutual fund schemes evaluate the performance of mutual fund schemes through risk return analysis. The paper is based on secondary data and for each mutual fund schemes in the simple. The active involvement of mutual funds in the economic development can be seen by their dominant presence in the money and capital market. The mutual fund industry in India has shown dramatic improvements in quantity as well as quality of product and service offering in recent years. In this research work the performance of the fund will be evaluated using compounded annual growth rate (CAGR). Compound annual growth rate (CAGR) is the rate of return that would be required for an investment to grow from its beginning balance to its ending balance, assuming the profits were reinvested at the end of each year of the investment's life span. The benchmark taken for this is CNX NIFTY Index. The study is primarily done to evaluate the performance of the selected Mutual Funds schemes.

Keywords: Mutual fund, Performance, SBI

Introduction- Mutual Fund is a topic which is of huge interest not only to researchers all over the world, but also to investors. Mutual funds as a medium-to-long term investment option are preferred as a suitable investment option by investors. The Mutual fund industry in India has appeared as a leading financial intermediary in Indian capital market. A mutual fund is a managed group of owned securities of several corporations. These corporations receive dividends on the shares that they hold and realize capital gains or losses on their securities traded. Investors purchase shares in the mutual fund as if it was an individual

security. After paying operating costs, the earnings (dividends, capital gains or losses) of the mutual fund are distributed to the investors, in proportion to the amount of money invested. Investors hope that a loss on one holding will be made up by a gain on another. Heeding the adage "Don't put all your eggs in one basket" the holders of mutual fund shares are able collectively to gain the advantage by diversifying their investments, which might be beyond their financial means individually. A mutual fund may be either an open-end or a closed-end fund. An open end mutual fund does not have a set number of

shares; it may be considered as a fluid capital stock. The number of shares changes as investors buy or sell their shares.

SBI Mutual Fund History- SBI Mutual Fund, the first bank-sponsored mutual fund in India, was incorporated on 29 June 1987 by SBI. The first scheme launched by the fund was 'Magnum Regular Income Scheme-1987'. SBI Mutual fund is the largest mutual fund house by asset size in India. The fund house manages assets worth (AUM) of Rs 3.74 lakh crore for the quarter ending March, 2020. The asset size of the fund house increased by 5.92% from its December 2019 quarterly figure. The fund house has been around nearly for 30 years. SBI Mutual Fund is a joint venture between State Bank of India, the largest state-owned bank in India, and Amundi, a French asset management company. Amundi is the largest fund manager in Europe and one of the top 10 investment managers in the world. They possess sound investment expertise and have a network of over 222 points of acceptance across India. Also, SBI Mutual Fund actively manages its investor's assets and delivers superior value to its investors. SBI Mutual Fund offers approx. 147 schemes to investors. It offers 29 equity schemes, 82 debt schemes, 26 hybrid schemes and 10 ETFs, Gold & Fund of funds schemes. Some of the well-known equity schemes from its stable are SBI Bluechip Fund, SBI Small Cap Fund, SBI Focused Equity Fund etc. SBI Mutual Fund also offers some good debt funds. Some of the prominent debt schemes are SBI Magnum Gilt Fund, SBI Dynamic Bond Fund, SBI Magnum Income Fund etc. SBI Equity Hybrid Fund is a prominent name in hybrid schemes category. The percentage of schemes beating the benchmark across its various categories for 1-year time period collectively is approx. 55%.

Growth of Mutual Funds in India- Mutual funds industry has witnessed a 9 per cent growth in folio count to nearly 9 crore in

2019-20 on the back of addition in investors account by several fund houses. According to data from Association of Mutual Funds in India, the number of folios with 45 fund houses rose to 8.97 crore at the end of March 2020 from 8.25 crore in March 2019, registering a growth of 9 per cent. Investor account in equity oriented schemes surged by over 15 lakh to 6.44 crore in FY20 from 6.29 crore in FY19. However, debt-oriented scheme folios count dropped by 45 lakh to 71.78 lakh. The mutual fund industry has assets under management (AUM) of Rs 22.26 lakh crore at the end of March this year, as compared to Rs 23.8 lakh crore in March 2019.

Review of literature- Meyer's (1977)¹ findings based on stochastic dominance Model revalidated Sharpe's findings with the caution that it was relevant for mutual funds in the designated past, rather than for the future period. Garg (2011)² examined the performance of top ten mutual funds that were selected on the basis of previous years return. The study analyzed the performance on the basis of return, standard deviation, beta as well as Treynor, Jensen and Sharpe indexes. The study also used Carhart's four-factor model for analyzing the performance of mutual funds. The results revealed that Reliance Regular Saving Scheme Fund (RRSSF) had achieved the highest final score and Canara Robeco Infra fund had achieved the lowest final score in the one-year category. Binod Kumar Singh (2012)³ has observed various factors influences us the investor's attitude towards mutual funds. (Dr.G.Brindha, 2014)⁴ Mutual fund investments has changed lot of changes last few years. The investor expectation is changing and considers the risk adjusted return they well aware about their investment risk and return. A fund track record is used for evaluates the performance of mutual fund schemes to know the how valuable investment to the investor. The various statistical tools for used for analyze the

performance and guided to the investor for make valuable investment. (Solanki, 2016)⁵Evaluate the performance of reliance open-ended equity schemes with growth option. The period of study is 1st April 2007 to march 2016. To evaluate the schemes monthly returns are compared with benchmark of BSE and SENSEX returns. This paper analysis the scheme is performed well in the reliance mutual fund. (N.Bhagyasree, 2016)⁶Analyze the performance of open ended growth oriented equity schemes. Daily closing NAV of different schemes have been used to calculate the returns of the mutual funds schemes. The result showed which mutual fund scheme is underperformed and which scheme providing return greater than risk free rate.

Objectives of the study- The objectives of the present study are as follows:

- To study the performance of selected mutual funds of SBI.
- To study the performance of SBI mutual fund schemes on the basis of compounded annual growth rate (CAGR).
- To examine the scheme benchmark and additional benchmark of the selected mutual funds.

Scope of the study- The present study attempts to provide an insight into the performance of various SBI mutual funds. This helps to analyze whether the firm is able to meet its current obligation. It also encompasses the financial analysis of SBI

mutual fund with regard to some of its schemes. The study is analytical in nature and information used has been obtained from secondary sources.

The schemes which have been selected for the analysis:

- SBI Magnum Equity ESG Fund
- SBI Magnum Medium Duration Fund
- SBI Magnum Income Fund
- SBI Magnum Gilt Fund
- SBI Magnum Constant Maturity Fund
- SBI Dynamic Bond Fund

Methodology Used- The present study is based secondary data. The secondary data collected from the relevant publications and records of State Bank of India funds Management Private Limited, RBI bulletin, Internet, books, magazines, Journals. Publications of various research agencies like AMFI, SEBI Handbook, RBI Report, UTI Annual Report, etc.

Data analysis & interpretation- This section contains the analysis & interpretation of the data taken regarding the different schemes of SBI mutual fund. These schemes are SBI Magnum Equity ESG Fund, SBI Magnum Medium Duration Fund, SBI Magnum Income Fund, SBI Magnum Gilt Fund, SBI Magnum Constant Maturity Fund and SBI Dynamic Bond Fund. The Researcher has taken the various data of these schemes for analyzing their financial performance.

Table 1: Performance of SBI Magnum Equity EGS Fund

Scheme Name	1 Year	3 Years	5 Years
	CAGR%	CAGR%	CAGR%
SBI Magnum Equity ESG fund	66.52	13.45	13.21
Scheme Benchmark- NIFTY 100ESG index (TRI)	77.23	16.84	16.68
Additional Benchmark -S&PBSE Sensex (TRI)	69.82	15.81	15.73

Source*- www.sbimf.com

Interpretation: In this, if we talk about SBI Magnum equity ESG Fund, then the CAGR for one year is 66.52% which is quite good and for 3 years and for the 5 year these CAGR% is 13.45% and 13.21 % respectively which is less than one year. If it is compared with NIFTY 100

ESG Index according to Scheme Benchmark then it is CAGR of 77.23% in one year and 16.84% and 16.68% in 3 years and 5 years respectively which is more in comparison. And Additional Benchmark which is 69.82%, 15.81 % and 15.73% in one year, 3 years and 5 years respectively in S&P BSE Sensex.

Table 2: Performance of SBI MAGNUM medium duration fund

Scheme Name	1 Year	3 Years	5 Years
	CAGR %	CAGR%	CAGR %
SBI Magnum medium Duration Fund	8.98	9.12	9.48
Scheme Benchmark- NIFTY Medium Duration Debt Index	9.34	8.86	8.50
Additional Benchmark -CRISIL10 Years Gilt Index	3.60	8.25	7.17

Source*- www.sbimf.com

Interpretation- In this, if we talk about SBI Magnum Medium Duration Fund, then the CAGR% of one year is 8.98%, but if it is invested for 3 years and 5 years, then it has registered an increase which is 9.12% and 9.48% respectively. If seen in its Scheme Benchmark NIFTY medium Duration Debt

Index, then it is 9.34% in the one year which is more than its 3 years and 5 years. The CAGR of 3 years and 5 years is 8.86% and 8.50%. And in the Additional Benchmark CRISIL 10 year gilt index, then 3.60%, 8.23% and 7.17% are of one year, 3 year and 5 year respectively.

Table 3: Performance of SBI MAGNUM income fund

Scheme Name	1 Year	3 Year	5 Year
	CAGR %	CAGR %	CAGR %
SBI Magnum Income Fund	8.10	8.82	8.85
Scheme Benchmark- CRISIL Medium to long term debt index	7.98	9.08	8.74
Additional Benchmark -CRISIL10 Years Gilt Index	3.60	8.25	7.17

Source*-

www.sbimf.com

Interpretation- In this we talk about SBI MAGNUM INCOME FUND, this scheme has good performance in Benchmark and Additional Benchmark. SBI MAGNUM Income Fund one year CAGR is 8.10 % and 3 years and 5 years CAGR % is 8.82% and

8.85% respectively. The CAGR% of Scheme Benchmark-CRISIL Medium to long term debt Index is 7.98%, 9.08% and 8.74% which is one year, 3 years and 5 years respectively. And the additional benchmark - CRISIL 10 year gilt index for one year, 3 years and 5 years is 3.60%, 8.25% and 7.17% respectively.

Table 4: Performance of SBI MAGNUM GILT Fund

Source*- www.sbimf.com

Scheme Name	1 Year	3 Years	5 Years
	CAGR %	CAGR %	CAGR %
SBI Magnum Gift Fund	7.24	9.69	9.38
Scheme Benchmark- CRISIL dynamic gilt index	6.49	8.99	8.21
Additional Benchmark -CRISIL10 Years Gilt Index	3.60	8.25	7.17

Interpretation- If we look at the CAGR% of SBI MAGNUM gilt Fund, then it is also performing well from its benchmark and CAGR% of additional benchmark. Its CAGR% of one year, 3 years and 5 years are 7.24%, 9.69% and 9.38% respectively. In

comparison, CAGR one year, 3 years and 5 years in the scheme benchmark-CRISIL Dynamic gilt Fund Index is 6.49%, 8.99% and 8.21% respectively and in the additional benchmark-CRISIL 10 year gilt Index of one year, 3 years and 5 years CAGR is 3.60%, 8.25% and 7.17% respectively.

Table 5: Performance of SBI MAGNUM CONSTANT Maturity Fund

Source*- www.sbimf.com

Scheme Name	1 Year	3 Years	5 Years
	CAGR %	CAGR%	CAGR %
SBI Magnum Constant Maturity Fund	5.95	10.03	9.53
Scheme Benchmark- CRISIL 10 years gilt index	3.60	8.25	7.17
Additional Benchmark -CRISIL 1 Year T-Bill Index	4.66	6.48	6.50

Interpretation: Sbi magnum constant maturity fund has a very good 3 years CAGR% which is 10.03%. It is only 5.95% in one year and 9.53% in 5 years. scheme benchmark-CRISIL 10 year gilt FUND The

CAGR% of one year, 3 years and 5 years is 3.60%, 8.25% and 7.17% respectively which is low. And in the additional benchmark-CRISIL 1 year T-Bill Index it is 4.66%, 6.48% and 6.50% respectively.

Table No 5: Performance of SBI DYNAMIC BOND Fund

Scheme name	1 Year	3 Years	5 Years
	CAGR %	CAGR%	CAGR %
SBI Dynamic Bond Fund	6.05	9.04	8.77
Scheme Benchmark- NIFTY Composite Debt Index	8.62	8.99	8.51
Additional Benchmark -CRISIL 10 Years Gilt Index	3.60	8.25	7.17

Source*- www.sbimf.com

Interpretation--The CAGR of SBI Dynamic Bond Fund has a return of 9.04% for 3 years which is more than 5 years and one year. And this scheme is more than benchmark and additional benchmark. its scheme benchmark NIFTY Composite Debt Index has 8.62%, 8.99% and 8.51 % for 1 year, 3 years and 5 years respectively. And the additional benchmark-CRISIL 10 year gilt index for 1 year 3 years and 5 years is 3.60%, 8.25% and 7.17% respectively.

Suggestions: All mutual funds charge administrative fees to cover their day-to-day expenses. Some funds also charge sales commissions or loads to compensate brokers, financial consultants, or financial planners. Even if the investors don't use a broker other financial adviser, they will pay a sales commission if they buy shares in a loan fund. Therefore, the mutual fund companies should regulate the charges to be paid by the investors. If the entire stock market declines in value, the value of mutual fund will go down as well as , Investors encounter fewer risks when they invest in mutual funds than when they buy and sell stocks on their own. With the stable and growing capital market trend it is possible to stabilize the fluctuations of the investment of mutual funds could be reduced. Investors should not invest blindly in the investments before going through the fact sheets; annual reports etc. of the company since, according to the guidelines of the SEBI, the AMCs are bound to disclose all the relevant data that is necessary for the investment purpose by the investor. The mutual funds companies must introduce innovative products. Therefore, the mutual fund product designers have to craft strategies to introduce innovative products to improve the scope of the mutual funds market.

Conclusion: The mutual funds industry plays a major part in the financial system of the

world economy. The mutual funds industry is trying to attract people to the equity market in the recent days. Product innovation and new product combinations have rolling into the Indian market. The reason for launching of large number of mutual fund products is the distributed pattern of investment behaviour of Indian small investor.

The purchase decision of a mutual fund is largely dependent upon investor's level of savings, investment pattern and the risk profile. Many managers are now taking interest in designing mutual fund products with multi-feature option for investors. It is worth noting that that this industry has done such a task in a very big way and has a signification contribution to the national development. However, the investors of the mutual funds were facing few problems. The mutual funds should address these problems in serious way and can channelize the funds in an efficient way.

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रमेश बैस
राज्यपाल, झारखण्ड





हेमन्त सोरेन
मुख्यमंत्री, झारखण्ड

स्वतंत्रता दिवस

75वें

झारखण्डवासियों को

की हार्दिक शुभकामनाएं

आजाद भारत अपनी स्वतंत्रता के 75वें वर्ष में प्रवेश कर रहा है।
हमें यह सुखद अवसर देने वाले स्वतंत्रता सेनानियों के वीर बलिदान को शत - शत नमन।
स्वतंत्रता आंदोलन में झारखण्डवासियों के अतुलनीय संघर्ष और
वीर बलिदान की गौरवगाथा को भुलाया नहीं जा सकता, उन्हें भी हमारा नमन।
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